1892-3.

VICTORIA.

FOURTEENTH ANNUAL REPORT

OF THE PROCEEDINGS OF

THE GOVERNMENT STATIST

IN CONNEXION WITH

FRIENDLY SOCIETIES.

REPORT FOR THE YEAR 1891,

TO WHICH ARE APPENDED

VALUATIONS OF FRIENDLY SOCIETIES, STATISTICS OF FRIENDLY SOCIETIES, ETC.

PRESENTED TO BOTH HOUSES OF PARLIAMENT PURSUANT TO ACT 54 VICT. No. 1094, SECTION 10.

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1877	Specimen of—Card (p. vii); Return A—Funds, Receipts, Expenditure; Return B—Sickness, Mortality, &c., (pp. viii, ix); Valuation of a Friendly Society (p. xi); Rates of Sickness and Mortality, and Disbursements therefor, 1876, in Victorian Friendly Societies at Quinquennial Age-periods; Sickness and Mortality in Victoria and England compared (p. xiii).
1878	Misappropriation of Sick and Funeral Funds to the Incidental Fund (p. xi).
1879	*Parliamentary Paper, No. 7:* Sick Unions (p. 7); Forms of Accounts, Balance Sheets, and Valuations; Instructions and Fees to Public Valuers and Auditors (pp. 7–17); Valuation Tables at 4 per cent., with explanatory observations by the Actuary (p. 17); *Parliamentary Paper, No. 32:* Opinions of Counsel (M.U.I.O.O.F.)—Trustees must invest Society's money to best advantage, Lodge debt to Sick and Funeral Fund must be repaid (p. viii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xiii).
1880	Specimen of Valuation Forms (with explanatory observations by the Actuary), Accounts, Night-book (pp. x, xxi); Fees for Valuations (p. xviii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xviii).
1881	Memorandum on English Valuations, by Mr. J. M. Ludlow, Chief Registrar (p. viii); Opinion of Counsel (M.U.I.O.O.F.)—Misapplication of Interest (p. ix); Explanatory Observations on the Valuations by the Actuary (p. xix).
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1883	English Friendly Societies and Memorandum on the Valuations by the Actuary, Mr. W. Sutton (p. xi); Report of English A.O.F. (p. xiv); Equitable Sick and Funeral Levies (p. xliii).
1884	Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xi); Opinions of Counsel (M.U.I.O.O.F.)—Illegality of voting money for Entertaining Deputies and of Levy for Almshouses (p. xv); Actuarial Fees for Valuations, Certificates, and Preparation of Tables (p. xxxv); Mortality and Sickness of Miners (p. xxxix).
1885	Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xiv); Tabular Summary of First Quinquennial Valuation, factors taken into account therein, and Societies compared in respect thereto (p. viii); Societies which have and have not increased Members' Contributions (p. xvi); Decision of Supreme Court (G.U.O.F.G.)—Hotham Lodge (p. xvii); Division of Graduated Contributions (p. xix); Sickness of Female Members (p. 7).
1886	Societies which have and have not increased Members' Contributions (p. xii); Division of Graduated Contributions (p. xv); Canon Blackley's Scheme of National Provident Assurance (p. xvi); Accumulation of money at interest (p. 41).
1887	Societies which have not increased Members' Contributions (p. x); Benefits and Contributions (pp. xi, 54); Decision of Supreme Court (M.U.I.O.O.F.)—Falconer *v.* Weedow (p. xi); Societies in other Australasian Colonies (p. xxiii); Accumulation of money at interest (p. 53).
1888	Societies which have and have not increased Members' Contributions (p. x); Benefits and Contributions (pp. xi, 48); Friendly Societies in the several Australasian Colonies (p. xxiii); Adequate Graduated Contributions properly divided (p. 10); Inequity of equal Funeral Levies (p. 22).
1889	Tabular Summary and Report on Second Quinquennial Valuation (pp. viii–xxiv); Contributions for same benefits in M.U. and A.O.F., England, Societies in New Zealand, and in A.N.A. and A.O.F., Melbourne District, Victoria (p. xvii); Experience of M.U., A.O.F., and I.O.R., England (p. xx); Societies which have and have not increased Members' Contributions (p. xxiv); Privileges of Registered and Disabilities of Unregistered Friendly Societies (p. xxv).
1890	Medical Benefits and Contributions per Contributing Member (p. xii); Results of First and Second Valuations of all the Societies compared (p. xiv); Scales of Contributions and Benefits in the several Societies (p. xviii and Appendix A); Old Age Pensions or Superannuation (p. xx); Suggestions to Secretaries when filling up the Annual Returns (pp. xx–xxiii).

THE THREE QUINQUENNIAL VALUATIONS: PERIOD AND DATE OF COMPLETION.

First Valuation.			Second Valuation.			Third Valuation.		
Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.
A.O.F., Court Ararat ..	1880	10.11.81	M.U.I.O.O.F.	1885	31.12.86	A.O.F., Court Ararat ..	1890	11.2.92
M.U.I.O.O.F.	1880	22.8.82	A.O.F., Court Ararat ..	1885	4.2.87	M.U.I.O.O.F.	1890	5.3.92
St.P.S., Melbourne District ..	1881	25.11.82	A.O.F., Court Unity ..	1886	16.6.87	A.O.F., Court Unity ..	1891	
A.O.F., Court Unity ..	1881	2.12.82	I.O.O.F.	1886	24.12.87	I.O.R.	1891	
I.O.O.F.	1881	23.12.82	I.O.R.	1886	10.2.88	G.U.O.F.G.	1891	
U.A.O.D.	1881	24.8.83	St.P.S., Melbourne District	1886	29.3.88	A.O.F., Ovens and Murray District	1891	
A.O.F., Melbourne District ..	1881	24.9.83	U.A.O.D.	1886	12.7.88	A.O.F., Melbourne District ..	1891	
G.U.O.F.G.	1881	10.10.83	A.O.F., Ovens and Murray District	1886	6.9.88	A.O.F., Portland District ..	1891	
P.M.B.S.	1881	15.11.83	A.O.F., Portland District ..	1886	4.10.88	U.A.O.D.	1891	
A.O.F., Portland District ..	1881	22.11.83	G.U.O.F.G.	1886	30.10.88	I.O.O.F.	1891	
A.O.F., Ovens and Murray District	1881	30.11.83	A.O.F., Melbourne District ..	1886	31.1.89	St.P.S., Melbourne District	1891	
I.O.R.	1881	19.12.83	O.St.A., S.C.	1887	11.3.89	A.O.F., Ballarat District ..	1892	
A.O.F., Court Freedom ..	1882	7.4.84	O.S.T., Victoria Grand Division	1888	17.1.90	A.O.F., Bendigo District ..	1892	
O.S.T., Victoria Grand Division	1882	10.4.84	O.S.T., Melbourne Grand Division	1888	28.1.90	A.O.F., Geelong and Western District	1892	
A.O.S.	1882	25.4.84	O.S.T., Ballarat and Sandhurst Grand Division	1888	3.2.90	A.O.F., Court Freedom ..	1892	
A.O.F., Geelong and Western District	1882	9.5.84	G.U.O.O.F.	1888	19.2.90	O.St.A.	1892	
A.O.F., Bendigo District ..	1882	30.5.84	O.St.A.	1887	25.2.90	O.St.A., S.C.	1892	
A.N.A.	1882	23.6.84	A.N.A.	1887	7.3.90	P.A.F.S.	1892	
O.St.A., S.C.	1882	11.7.84	P.A.F.S.	1887	8.5.90	A.N.A.	1892	
O.St.A.	1882	13.8.84	A.O.F., Bendigo District ..	1887	28.5.90	A.O.S.	1892	
P.A.F.S.	1882	25.8.84	A.O.F., Court Freedom ..	1887	6.6.90	I.N.F *	1892	
A.O.F., Ballarat District ..	1882	1.11.84	A.O.F., Geelong and Western District	1887	18.6.90	G.U.O.O.F.	1893	
St.P.S., Geelong and Western District	1883	1.11.84	G.S.R.S.	1888	8.7.90	A.O.F., Grenville District ..	1893	
A.O.F., Court Amherst ..	1883	7.11.84	U.L.F.S.	1888	12.7.90	A.O.F., Warrnambool District	1893	
St.M.T.A.B.S.	1883	4.12.84	A.O.F., Ballarat District ..	1887	9.8.90	A.O.F., Court Amherst ..	1893	
G.U.O.O.F.	1883	29.12.84	H.A.C.B.S.	1888	26.8.90	O.S.T., Ballarat and Sandhurst Grand Division	1893	
O.S.T., Ballarat and Sandhurst Grand Division	1883	24.1.85	St.M.T.A.B.S.	1888	29.8.90	O.S.T., Melbourne Grand Division	1893	
G.S.R.S.	1883	12.6.85	A.O.F., Court Amherst ..	1888	1.9.90	O.S.T., Victoria Grand Division	1893	
A.O.F., Grenville District ..	1883	5.8.85	A.O.S.	1887	15.9.90	H.A.C.B.S.	1893	
A.O.F., Warrnambool District	1883	22.12.85	A.O.F., Warrnambool District	1888	7.11.90	St.P.S., Geelong and Western District	1893	
O.S.T., Melbourne Grand Division	1883	23.1.86	St.P.S., Geelong and Western District	1888	11.12.90	G.S.R.S.	1893	
H.A.C.B.S.	1883	19.3.86	A.O.F., Grenville District ..	1888	18.12.90	St.M.T.A.B.S.	1893	
U.L.F.S.	1883	4.10.86				U.L.F.S.	1893	
						M.T.B.S. *	1893	

* First valuation.

EXPLANATION OF INITIALS USED IN THE REPORT.

A.N.A.	Australian Natives' Association.
A.O.F.	Ancient Order of Foresters.
A.O.S.	Ancient Order of Shepherds.
C.M.P.S.	Congregational Ministers' Provident Society.
G.S.R.S.	German Sick and Relief Society.
G.U.O.F.G.	Grand United Order of Free Gardeners.
G.U.O.O.F.	Grand United Order of Odd Fellows.
H.A.C.B.S.	Hibernian-Australasian Catholic Benefit Society.
I.N.F.	Irish National Foresters.
I.O.O.F.	Independent Order of Odd Fellows.
I.O.R.	Independent Order of Rechabites.
M.T.B.S.	Melbourne Tramway Benefit Society.
M.U.I.O.O.F.	Manchester Unity Independent Order of Odd Fellows.
O.S.T.	Order of Sons of Temperance.
O.St.A.	Order of St. Andrew.
O.St.A., S.C.	Order of St. Andrew, Scottish Constitution.
P.A.F.S.	Protestant Alliance Friendly Society.
St.M.T.A.B.S.	St. Mary's Total Abstinence Benefit Society.
St.P.S.	St. Patrick's Society.
U.A.O.D.	United Ancient Order of Druids.
U.L.F.S.	United Labourers' Friendly Society.

FOURTEENTH ANNUAL REPORT.

1. In accordance with the provisions of the *Friendly Societies Act* 1890 (54 Vict. No. 1094, s. 10), the Government Statist submits his Fourteenth Annual Report on the proceedings and principal matters transacted by him in connexion with Friendly Societies and upon the valuations of Friendly Societies returned to or caused to be made by him during the year 1891.

Proceedings during the Year.

Proceedings, 1891.

2. Towards the close of the year 1890 about 6,500 forms, to contain the information the Friendly Societies Act requires every registered Society to furnish annually to the Government Statist, were sent to the central bodies for the use of every branch in Victoria; these forms, having been filled up by the secretaries, were forwarded to the Government Statist during 1891; on their reception they were carefully examined, and, when the entries were found to be defective, erroneous, mutually inconsistent, or illegal, were sent back for correction; the particulars relating to each branch were then tabulated and subsequently printed in detail in Appendix B to the Thirteenth Annual Report, and a compendium thereof was given in the Summary Tables of Appendix C. For the purpose of collecting the returns for the year 1891, the necessary forms were similarly despatched to the Societies at the close of the year. The information which had been supplied by the secretaries as to the sickness, mortality, entries, and exits of the members for the year 1890 were also copied during the year into the cards (whereof there are now in the office over 110,000) appropriated to keeping a record of the experience of the Societies.

Fees, 1881-91.

3. All fees received by the Government Statist in connexion with Friendly Societies are for services performed by the Departmental Actuary. The amounts are paid in stamps, and no portion is retained by the Actuary or other officer for his own use. The services alluded to are:—(1) Quinquennial valuations; (2) Certifying to rules and amendments of rules affecting contributions and benefits; (3) Preparing tables of contributions.*

4. The following is a statement of the fees received by the Government Statist in each year since the regulations for their reception were first gazetted :—

Fees received from Friendly Societies, 1881 to 1891.

Year.	Amounts received for—			Total Fees received.
	Valuations.	Certifying to Rates of Contributions.	Preparing Tables of Contributions.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1881 ...	0 16 8	...	...	0 16 8
1882 ...	538 17 5	...	...	538 17 5
1883 ...	73 0 0	...	...	73 0 0
1884 ...	35 0 9	...	42 0 0	77 0 9
1885 ...	4 16 4	11 3 6	6 6 0	22 5 10
1886 ...	173 18 6	6 11 6	32 3 0	212 13 0
1887 ...	331 9 11	4 12 0	10 10 0	346 11 11
1888 ...	126 11 9	6 11 6	...	133 3 3
1889 ...	128 3 3	1 1 0	4 4 0	133 8 3
1890 ...	14 19 3	6 14 0	3 3 0	24 16 3
1891 ...	200 13 7	9 19 6	...	210 13 1
Total ...	1,628 7 5	46 13 0	98 6 0	1,773 6 5

* The Regulations under the Friendly Societies Act prescribing the amount of fees for actuarial services to be paid by the Societies are Nos. 58, 59, 60, 60A.

The Valuations.

Appendix A.—The Third Quinquennial Valuation of Court Ararat, A.O.F., and M.U.I.O.O.F.

5. The valuations effected during the year 1890 completed the Second Quinquennial Valuations of all the Friendly Societies in Victoria, and, in order to publish at the earliest possible date particulars of their absolute and relative financial standing, the results arrived at were presented in one view in the summary table given in the Report dealing with the year 1889 (see the *Twelfth Annual Report of the Proceedings of the Government Statist in Connexion with Friendly Societies*, 1889, pp. viii, ix). The third period of five years—the maximum interval of time permitted by law to elapse between successive actuarial investigations—ended, in respect to Court Ararat of the Ancient Order of Foresters and the Manchester Unity Independent Order of Odd Fellows, with the year 1890, and the Third Quinquennial Valuation of these two Societies was effected during the years 1891–2 by the Actuary to this office, whose report together with an abstract of the results of his valuations is given in Appendix A to this Report. Court Ararat, A.O.F., contained 43 effective members at the end of 1890, and the M.U.I.O.O.F. contained 18,172 effective members divided among fourteen districts:—Ballarat, Bendigo, Castlemaine, Collingwood, Corio, Hamilton, Ovens and Murray, Port Fairy, Port Phillip, South Melbourne, Talbot, Warrnambool, Wimmera, and Yarra Yarra. The assets in reference to the liabilities have increased at the 1890 valuation in comparison with that of 1885, from 18s. 4d. to 21s. 5d. in the £1 in Court Ararat, an improvement of 3s. 1d. in the £1; and in the M.U.I.O.O.F., from 17s. 1d. to 18s. 7d., an improvement of 1s. 6d. in the £1.

The Decennial Experience of Friendly Societies.

Appendix B.—Rates of sickness, mortality, &c., experienced by the M.U.I.O.O.F., Victoria, during 1881–90, with explanation of process employed to obtain the results.

6. Among the various duties imposed on the Government Statist by the Friendly Societies Act, it is prescribed that he shall collect from the returns furnished to him under section 14, sub-sections (*c*) and (*d*),* "and from other sources, and publish and circulate either generally or in any particular district or otherwise make known such information on the subject of the statistics of life and sickness and the application thereof to the business of friendly societies as the Government Statist may from time to time think fit." The cards in this office contain particulars—periodically abstracted from the annual returns—of the number of deaths and of weeks of sickness-claim experienced by all the members who have been connected with any Society in Victoria during the time the Friendly Societies Act of 1877 has been in force; these, together with other information in possession of the official actuary, which was mainly collected under his own supervision, afford, in his opinion, sufficient material to enable him to deduce therefrom the annual rates of sickness and mortality prevailing among members of Friendly Societies in Victoria. Appendix B to this Report contains the results of the Actuary's examination of the M.U.I.O.O.F., (the first Society dealt with); the investigation necessary to ascertain its actual and expected death and sickness rates during the five-year periods 1881–5 and 1886–90 at quinquennial age groups in connexion with the second and third valuation being combined and extended into individual ages, a course it is intended to pursue with regard to all the Societies at the valuation now in progress. A reference to Table IV. of Appendix B, page 51, shows that the Victorian M.U.I.O.O.F. experience during the ten years 1881–90 is based on 170,613 and 157,171½ years of life, subject to risk of mortality and sickness, respectively. The exits by death during the ten years were 1,831, and by arrears, expulsion, or resignation, 8,823; the number of members in receipt of sick pay was 29,289, and the duration of sickness 256,550½ weeks. It may, moreover, be well to point out that the Decennial Experience of the Manchester Unity is preceded by an introduction explanatory of the method pursued to obtain the "actual" and "expected" mortality and sickness of a branch as employed in the valuations—the figures in full of the Rose of England Lodge, Port Phillip District, during the quinquennium 1886–90, being given as a practical illustration—and of the successive steps of the process made use of in the construction of the Experience Tables whereby all the members were brought together into separate groups, who, in passing through the several calendar years of the observation period, passed also through the twelve months constituting the same year of age: the members, entries, and exits of the Port Phillip District during the five years 1886–90 are set forth in detail, in order to enable the explanation of the several processes to be the more readily understood and followed.

* See paragraph 44, *post*

The Condition and Progress of Friendly Societies in 1891.

7. In regard to Summary Tables I., II., III., IV., Appendix C, see paragraph 48 *post*. Summary Tables V. to VIII., Appendix C, contain particulars of the membership, funds, investments, experience of sickness, deaths, and exclusions of each distinct Society in Victoria for the year 1891. To enable members to see with greater facility what improvement the Society in which they are especially interested has made, both absolutely and relatively to the progress of other Societies, the tables of 1890, which it may be remembered contained the like facts for that year and for 1889, 1888, and 1883–7, are reproduced. Tables IX. to XII., Appendix C, contain similar particulars in respect to all the Societies taken collectively for each of the fourteen years since the passing of the *Friendly Societies Act* 1877. In the following paragraphs the particulars having reference to all the Societies taken together for the year 1891 are alone dealt with, the figures relating to the years 1890, 1889, 1888, and the annual average of the quinquennium 1883–7 being placed immediately thereafter, in square brackets, thus :—[1890, 1889, 1888; 1883–7]. Appendix C.—Summary Tables.

8. The number of Orders or Societies with branches at the end of 1891 was 22, and there were 10 Societies consisting of one branch only, making 32 altogether. The number at the end of 1890, 1889, and 1888 was also 32, and at the end of 1887 31, the I.N.F. having been opened during that year, but the M.T.B.S. not having commenced operations until the year following. Table V.—Distinct Societies.

9. The number of branches at the commencement of 1891 was 1,003 [969, 930, 891; 759], 59 [49, 56, 57; 43] new branches were opened, 14 [15, 17, 18; 16] old branches were closed or amalgamated, and the number at the end of the year was therefore 1,048 [1,003, 969, 930; 891]. Branches.

10. The number of members at the beginning of 1891 was 88,134 [84,765, 78,656, 72,516; 52,591], 12,664 [13,174, 14,773, 13,071; 9,917] new members were initiated during the year, and 1,608 [1,734, 1,712, 1,530; 1,023] members admitted by clearance from other branches within or without Victoria; the number of deaths was 1,001 [925, 883, 790; 675], the departures by clearance to other branches were 1,890 [1,743, 1,571, 1,261; 969], and the exclusions through failure to pay up arrears of contributions, resignations, or expulsions owing to breach of rules were 9,112 [8,871, 7,922, 6,410; 5,311], bringing the number at the end of 1891 to 90,403 [88,134, 84,765, 78,656; 72,516]. Members.—Initiations, clearances deaths, exclusions.

11. The addition to the membership in 1891 was 2,269 [3,369, 6,109, 6,140; 3,985]. It is thus seen that the increase in 1891 was less than that of the preceding year and the quinquennial period 1883–7, and less than half that of 1889 and 1888; this appears to be mainly due to the increase in the number of deaths and exclusions in 1891, and, to a less extent, to the falling off in the admission of new members. Increase.

12. The number of members initiated during 1891 was equal to 14·4 [15·5, 18·8, 18.0; 18·8] per cent. of the total number of members at the beginning of the year, and the exclusions were equal to 10·3 [10·5, 10·1, 8·8; 10·1] per cent. thereof, making a net proportionate increase of initiations over exclusions of 4·1 [5, 8·7, 9·2; 8·7] per cent., two-thirds of the increase from new members being thus lost through the retirement of old members in 1891 and 1890, more than half in 1889 and 1883–7, and not quite half in 1888. Rate of initiations and exclusions.

13. Out of the 88,134 [84,765, 78,656, 72,516; 52,591] persons constituting (as already stated) the membership at the beginning of 1891, 72,125 [68,895, 64,222, 59,752; 45,060] were effectives, that is, entitled to sick or funeral benefits, and 16,009 [15,870, 14,434, 12,764; 7,531] consequently non-effectives, either through not having been members for the full space of six months (twelve months in some Societies) or through being upwards of three months in arrears with their contributions; out of 90,403 [88,134, 84,765, 78,656; 72,516] members at the end of the year, as previously given, 74,163 [72,125, 68,895, 64,222; 59,752] were effectives, and 16,240 [16,009, 15,870, 14,434; 12,764], therefore, non-effectives; the mean number which may be taken as the number in the middle of the year being 89,269 [86,450, 81,710, 75,586; 62,553] members and 73,144 [70,510, 66,558, 61,987; 52,406] effectives; the proportion entitled to all the benefits of the Societies in the middle of the year was therefore 81·94 [81·56, 81·46, 82·01; 83·78] per cent. of the total number, the effectives being thus relatively greater in 1891 than in 1890 and 1889, but less than in 1888 and 1883–7. Proportion effective and average number of members and effectives.

Table VI.—Entrance and clearance fees.

14. The entrance fees paid by new members in 1891, including the clearance fees paid by the members who transferred their membership from one branch to another, and fees for registration of wives were £2,358 [£2,535, £2,624, £2,438; £3,166] to the Sick and Funeral Fund, and £4,833 [£5,089, £5,670, £5,643; £5,063] to the Medical and Management Fund.

Contributions and levies.

15. The periodic contributions and levies paid by all the members in 1891 were £121,683 [£117,261, £111,201, £103,571; £82,701] to the Sick and Funeral Fund, and £125,847 [£121,631, £116,636, £111,367; £91,595] to the Medical and Management Fund; the sum contributed to both funds being thus £247,530 [£238,892, £227,837, £214,938; £174,296], equal to £3 7s. 9d. [£3 7s. 9d., £3 8s. 6d., £3 9s. 4d.; £3 6s. 7d.] per effective member. Measured by the average number of effective members, the contributions and levies paid by members in 1891 were the same as in 1890, but less than in 1889 and 1888, and greater than during 1883–7.

Amount of interest.

16. The amount of interest realized from the investments of the Sick and Funeral Fund in 1891 was £45,824 [£44,640, £39,366, £36,699; £27,673], and from those of the Medical and Management Fund £959 [£1,198, £1,119, £1,175; £1,107]. (See paragraph 26, *post.*)

Sick pay.

17. The sum expended in the payment of the weekly allowances to which members were entitled under the respective rules of the several Societies during the time they were incapacitated from following their usual occupations through sickness or accident during 1891 was £98,016 [£88,641, £75,811, £67,347; £60,800], equivalent to £1 6s. 10d. [£1 5s. 2d., £1 2s. 10d., £1 1s. 9d.; £1 3s. 2d.] per effective member.

Funeral claims.

18. The sum paid away in the form of interment money on the death of effective members and wives in 1891 was £22,441 [£20,867, £20,601, £18,260; £15,705], equal to 6s. 1d. [5s. 11d., 6s. 2d., 5s. 11d.,; 6s.] per effective, the proportionate expenditure for this purpose being less than in 1889, but greater than that of the other years specified.

Medical aid.

19. The expenditure for medical attendance and medicine on account of members and their families in 1891 was £91,024 [£88,591, £84,069, £77,923; £65,529], which was in the ratio per effective member of £1 4s. 11d. [£1 5s. 1d., £1 5s. 3d., £1 5s. 2d.; £1 5s.]; measured by the number of effectives, the rate of medical benefits was less in 1891 than in any of the previous years mentioned. (See paragraph 42, *post.*)

Management and ratio to contributions.

20. For managing the business of the several branches, districts, and central bodies the sum expended in 1891 was £48,080 [£45,765, £41,985, £36,499; £31,707], which was in the ratio to the total contributions of members of 18·9 [18·6, 17·8, 16·4; 17·4] per cent., the cost of management being thus relatively greater in 1891 than in 1890, 1889, 1888, and 1883–7.

Increase in Sick and Funeral Fund capital.

21. The total receipts in the Sick and Funeral Fund exceeded the total expenditure in 1891 by £50,800 [£51,366, £60,210, £53,811; £41,610], the increase in the capital was thus greater in 1891 than the average of the quinquennial period 1883–7, but less than in either of the three following years.

Increase in Medical and Management Fund capital.

22. The outgo exceeded the income in the Medical and Management Fund in 1891 by £545. It may be well to point out, however, that this fund is not under the necessity, as is the case with the Sick and Funeral Fund, of accumulating a reserve of capital to meet the future liabilities incidental to the increase in the age of the members. The figures for 1890 and the preceding years were an excess of income over outgo of £90, £156, £375; £2,664 respectively.

Capital of Sick and Funeral Fund, and rate per effective.

23. The amount of capital accumulated by the Sick and Funeral Fund at the end of 1891 was £890,294 [£839,494, £788,128; £727,918; £674,107], and the amount per effective member was £12 0s. 1d. [£11 12s. 10d., £11 8s. 10d., £11 6s. 8d.; £11 5s. 8d.], the capital has thus increased continuously and at a quicker rate than the effective membership during the five periods to which the figures refer.

Table XIII.—Capital belonging to all the funds.

24. If to the capital belonging to the Sick and Funeral Fund at the end of 1891, £890,294, there be added £40,030, the capital to the credit of the Medical and Management Fund, £10,524 belonging to the Widows and Orphans' Fund, £10,975, the sum to the credit of the Congregational Ministers' Provident Society, and other Funds, chiefly Benevolent Funds possessed by Branches, £10,109, the whole capital under the control of Societies registered under the Friendly Societies Act amounted at the end of 1891 to £961,932, or an average of £10 12s. 10d. per member.

25. The capital of the Sick and Funeral Fund at the end of 1891 was £890,294 [£839,494, £788,128, £727,918; £582,297 (average)], whereof there was invested on mortgage and at interest in banks £786,822 [£730,714, £681,476, £621,295; £496,914]; invested in halls and other freehold property, £56,827 [£57,061, £56,641, £53,925; £43,922], the proportion of the latter being 6·4 [6·8, 7·2, 7·4; 7·6] per cent.; the sum remaining uninvested was £46,645 [£51,719, £50,011, £52,698; £41,461], being a proportion per cent. of 5·2 [6·2, 6·3, 7·2; 7·1]. These figures show that the proportion of the capital invested in mortgages and banks was greater and that in freeholds less in 1891 than in 1890, 1889, 1888, and 1887, and that the proportion invested in mortgages and banks has increased each year since 1887. Table VII.—Investments: The amounts and proportion invested.

26. Comparing the return from investments with the average capital, it is found that the rate of interest realized in the Sick and Funeral Funds in 1891 was 5·30 [5·49, 5·19, 5·24; 5·25] per cent., the rate in 1891 being thus less than in 1890, but greater than in either 1889, 1888, or the quinquennium 1883–7. Rate of interest.

27. The average number of effective members in 1891 was, as previously stated, 73,144 [70,510, 66,558, 61,987; 52,406], whereof the number who received sick pay was 17,693 [14,806, 12,243, 11,227; 10,215], which is equal to 241·9 [210·0, 183·8, 181·1; 194·9] per 1,000, a greater proportion having declared on the funds in 1891 than in either 1890, 1889, 1888, or 1883–7. Table VIII.—Experience: Sickness—Proportion sick.

28. The duration of sickness in 1891 was 128,431 [115,906 99,230, 89,602; 78,085] weeks, which is equal per sick member to 44 [47, 48, 48; 46] days, and to 10·5 [9·9, 8·9, 8·7; 9·0] days per member entitled to claim the benefit; proportionately therefore to the number of actual claimants, the rate of sickness was less in 1891 than in 1890, 1889, 1888, and 1883–7; proportionately to the number entitled to claim, the rate in 1891 was greater than in either of the four periods mentioned. It may be well, however, to bear in mind—to avoid being misled when noting the rates of individual Societies as given in Table VIII., Appendix C—that the sickness and death rates are derived from the aggregate experience of groups of Societies differing greatly in the average age of their members, from, for example, the lower limit of twenty-six years in the A.N.A., to the higher of forty-four years in the Bendigo District, A.O.F.; taking the valuation figures and dealing only with groups of at least a thousand members such rates may be legitimately expected to be higher than the general average in the higher-age groups, and lower in the lower-age groups. Duration, per claimant and per effective.

29. The amount of sick pay disbursed in 1891 was equal to £5 10s. 10d. [£5 19s. 9d., £6 3s. 11d., £6; £5 19s.] for each claimant, and to 26s. 10d. [25s. 2d. 22s. 10d., 21s. 9d.; 23s. 2d.] to each member entitled to claim the benefit; measured by the number of claimants, the amount paid away in sickness allowances thereto in 1891 was less than in 1890, 1889, 1888, and 1883–7, but relatively to the number of persons entitled to claim, the rate was greater in 1891 than in either of the four periods mentioned. Comparing the sick pay expenditure with the length of time the claimants continued on the sick list, it is found that the rate of pay per week in 1891 was 15s. 3d. [15s. 4d., 15s. 4d., 15s.; 15s. 7d.]; these figures show that the number of weeks paid for under the reduced scale of allowance was about the same as in 1890 and 1889, but less than in 1888 and greater than in 1883–7. Sick pay per claimant, per effective, and per week.

30. On comparing the number of members who died, whether entitled to the interment money or not, with the total number of members, effective and non-effective, in the Societies in the middle of the year, it is found that the death-rate per 1,000 in 1891 was 11·21 [10·70, 10·81, 10·45; 10·79], the ratio of the deaths to the number living, or the rate of mortality, was, therefore, greater in 1891 than in either 1890, 1889, 1888, or 1883–7. Death-rate.

31. The number of wives who died in 1891 was 454 [434, 437, 383; 336]; the proportion per 1,000 *members*—it being impossible to ascertain with any degree of accuracy the number of *wives* entitled to the benefit—was 5·09 [5·02, 5·35, 5·07; 5·41]; measured by the number of members, the death-rate of wives in 1891 was relatively greater than in 1890 and 1888, but less than in 1889 and 1883–7. Deaths and death-rate of wives.

Exclusions and clearances.

32. The number of members who resigned membership or who were excluded from membership through failure to comply with the rules in the matter of paying up contributions or otherwise was equal in 1891 to 102·1 [102·6, 97·0, 84·8; 84·9] per 1,000, and the departures by arrears, resignation, expulsion, *and clearance*, or transfer of membership from one branch of the same Society to another, were in the ratio per 1,000 in 1891 of 123·3 [122·8, 116·2, 101·5; 100·4]; the clearances per 1,000 in 1891 were, therefore, 21·2 [20·2, 19·2, 16·7; 15·5]; say, 2 per cent. in 1891, 1890, and 1889, and slightly over 1½ per cent. in 1888 and 1883–7. These figures show that the exclusions from membership in 1891 for arrears, &c., were a little less than in 1890, but greater than in 1889 by 5·1 per 1,000, than in 1888 by 17·3, and than in 1883–7 by 17·2 per 1,000.

Numerical and Financial Progress during 1878–91.

Table IX.—Members.

33. Tables IX. to XII., Appendix C, contain particulars of members, funds, investments, and experience of all the Societies taken together for each of the fourteen years since the *Friendly Societies Act* 1877 came into operation. The following is a compendium of the numerical statement, Table IX.:—

Admissions, Deaths, Departures, and Increase of Members, 1878–91.

Admitted by initiation and clearance	147,539
Left by clearance and arrears, &c.	93,078
Excess of admissions over departures	54,461
Deaths	9,488
Increase	44,973
Number of members at the beginning of 1878	45,430
Number of members at the end of 1891	90,403

Estimated loss by exclusions.

34. Allowing 2 per cent. for entries and exits by clearance, it will follow that about 145,000 members were gained during the fourteen years by initiations, and about 91,000 lost by expulsions and resignations, that is, nearly ten times as many members were lost by voluntary and involuntary retirement as by death.

Table X.—Receipts, expenditure, and funds.

35. The total amounts received and expended in the Sick and Funeral and Medical and Management Funds taken together during the fourteen years, 1878–91, were as under:—

Receipts, Expenditure, and Funds, 1878–91.

	£
Sum contributed by members	2,555,631
Interest	433,578
Other receipts	323,291
Total receipts	3,312,500
Sick pay	872,116
Funeral benefits	219,494
Medical benefits	914,379
Management	459,585
Other expenditure	283,681
Total expenditure	2,749,255
Excess of receipts over expenditure	563,245
Funds at the beginning of 1878	367,079
Funds at the end of 1891	930,324

Proportional receipts and expenditure.

36. In proportion to the total receipts during the fourteen years, the sum paid in by members under the head of entrance and clearance fees, periodical contributions, and levies was equal to 77 per cent., the interest to 13 per cent., and other receipts

to 10 per cent.; proportionately to the total expenditure, sick pay was equal to 32 per cent., funeral benefits to 8, medical benefits to 33, management to 17, and other expenditure to 10 per cent. It may be also added that, measured by the total receipts, the increase in the funds during 1878–91 was equivalent to 17 per cent., and the total expenditure to 83 per cent.

37. Taking the Sick and Funeral and Medical and Management Funds together, an average of 91·4 per cent. of the capital was kept constantly invested during the fourteen years, realizing on the total funds an average rate of interest of 5·14 per cent. per annum.

Table XI.—Rate of investment and interest.

38. In Table XII., Appendix C, particulars of sickness and mortality are given in respect to the Societies collectively for each of the years 1878–91, and the corresponding ratios relative to the membership; but in regard to the effective membership, such ratios are given for each of the nine years 1883–91 only, the members entitled to benefits not having been distinguished from those not entitled prior to 1883.

Table XII.—Experience.

39. The average proportion of members on the sick list annually during the last nine years was 198·1 per 1,000 effectives; the average annual duration of sickness during the fourteen years was forty-seven days per sick member, and nine days per effective member during the nine years. The sick pay per sick member during the fourteen years was £5 16s. 4d. per annum, and 23s. 6d. per annum to each effective during the nine years; the annual rate per week during the fourteen years being 15s. 7d. The mortality of members per annum to every 1,000 members during the fourteen years was 10·71, and that of wives 5·38.

Cost of Medical Benefits per Contributing Member in each Society in 1891, 1890, and 1889.

40. It was stated in the Report for 1888 (paragraph 62) that "new members are entitled to sick and funeral benefits, or become effective, in six months in respect to sick pay in some Societies, and in twelve months in others; and in respect to interment money, in twelve months in a majority of the Societies, and in six months in a few (half-benefits being, however, given in six months in many Societies); while medical aid, on the other hand, is receivable immediately on initiation. For this reason it is impossible to select a common measure of comparison applicable to all the Societies, and in all cases, which may be regarded as entirely satisfactory; when the proportional comparison is made on the basis of the number of members, effective and non-effective, the rates of sick pay and funeral claims are understated; and when the basis is the number of effective members, such items as contributions and medical expenditure are overstated."

Medical aid and contributions at per effective member overstates, and at per member understates the rate.

41. When sick and funeral benefits are claimable in twelve months, none of the members initiated during the year are included as effective members; and when such benefits are claimable in six months, those initiated in the first six months of the year only are so included, but members admitted by clearance are included as effective members in both cases. The average number of members entitled to medical benefits, which is probably also the number actually paying contributions, may be obtained with tolerable accuracy by adding to the average number of effective members half the initiations in Societies giving sick and funeral benefits in twelve months (such members entering the Society at any time during the course of the year may be taken as being members for half-a-year on the average), and a fourth of the initiations when such benefits are claimable in six months.

42. In the following table the average number of contributing members or members entitled to medical benefits in each Society during 1891, 1890, and 1889, obtained in the manner explained in the preceding paragraph, is given, together with the total contributions, including levies, paid to the Sick and Funeral and Medical and Management Funds, and the medical expenditure, per contributing member, the

Medical expenses and total contributions per contributing member 1891, 1890, and 1889.

members becoming effective in twelve months in the G.U.O.O.F., A.O.F., Bendigo District, I.O.R., O.S.T., G.U.O.F.G., A.N.A., and A.O.S., and in six months in the remaining Societies:—

THE AVERAGE NUMBER OF CONTRIBUTING MEMBERS, WITH THE TOTAL CONTRIBUTIONS AND COST OF MEDICAL BENEFITS PROPORTIONATELY THERETO IN EACH FRIENDLY SOCIETY IN 1891, 1890, AND 1889.

Society.	Average Number of Contributing Members.			Total Contributions per Contributing Member.			Cost of Medical Benefits per Contributing Member.		
	1891.	1890.	1889.	1891.	1890.	1889.	1891.	1890.	1889.
				£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
M.U.I.O.O.F.	19,213	18,515	17,983	3 7 3	3 6 6	3 6 1	1 3 7	1 4 0	1 3 9
G.U.O.O.F.	3,854	3,872	3,767	3 4 6	3 5 5	3 4 0	1 3 7	1 4 5	1 2 10
I.O.O.F.	6,645	6,581	6,291	3 7 8	3 8 6	3 8 0	1 4 8	1 5 5	1 4 10
U.A.O.D.	8,158	7,930	7,441	3 2 0	3 2 1	3 2 10	1 4 2	1 4 0	1 3 8
A.O.F., Ballarat District ...	347	356	379	3 9 5	3 9 9	3 9 7	1 3 10	1 4 10	1 5 0
„ Bendigo District ...	1,012	1,050	1,103	3 9 8	3 10 2	3 7 11	1 2 0	1 0 8	1 1 3
„ Geelong and Western District	382	371	351	2 16 8	2 19 0	2 19 0	1 1 11	1 3 2	1 3 5
„ Grenville District ...	96	97	97	3 0 0	3 0 3	3 1 6	1 0 0	0 17 2	0 19 2
„ Melbourne District ...	9,451	9,459	9,157	2 18 2	2 18 5	2 19 9	1 2 10	1 3 3	1 4 0
„ Ovens and Murray District	256	247	238	3 8 10	3 8 0	3 8 5	1 8 4	1 9 0	1 6 9
„ Portland District ...	476	458	454	2 17 7	2 15 8	2 17 6	1 1 11	1 3 4	1 2 2
„ Warrnambool District	114	114	106	2 19 0	2 15 8	2 16 5	1 2 1	1 0 2	1 0 7
„ Court Unity ...	163	167	174	3 16 0	3 11 9	3 10 7	1 4 2	1 3 9	1 3 6
„ „ Freedom ...	60	68	74	4 7 4	4 8 3	4 4 7	1 3 0	1 2 11	1 2 2
„ „ Ararat ...	42	44	43	3 12 10	3 10 11	3 12 7	1 8 7	1 7 4	1 7 0
„ „ Amherst ...	26	26	26	3 4 7	3 4 8	3 3 10	1 3 10	1 6 11	1 5 5
I.O.R.	8,800	8,402	7,943	3 1 11	3 1 2	3 1 9	1 1 6	1 1 1	1 1 5
O.S.T.	2,486	2,322	2,251	2 11 3	2 14 2	2 14 5	0 18 4	0 19 11	0 19 1
H.A.C.B.S.	3,809	3,789	3,750	2 18 5	2 19 2	2 19 4	1 4 4	1 4 4	1 4 9
O.St.A.	817	865	882	3 1 5	3 2 0	3 2 5	0 19 11	1 1 9	1 3 1
O.St.A., S.C.	295	303	307	3 7 9	3 4 4	3 6 2	1 4 7	1 1 6	1 2 3
G.U.O.F.G.	1,380	1,255	1,141	3 7 3	3 9 7	3 6 0	1 4 8	1 6 5	1 3 11
St.P.S., Melbourne District ...	663	615	565	3 2 6	3 6 0	3 6 0	1 4 11	1 5 5	1 4 7
„ Geelong and Western District	199	188	173	1 19 6	2 3 11	2 5 6	0 15 7	0 16 10	0 17 7
P.A.F.S.	1,311	1,283	1,265	3 8 5	3 8 5	3 7 1	1 6 11	1 6 3	1 6 2
A.N.A.	5,939	5,119	4,417	3 7 5	3 8 7	3 6 9	1 5 4	1 4 6	1 3 8
A.O.S.	39	40	40	1 11 4	1 7 0	1 7 0	...	...	...
G.S.R.S.	156	161	173	3 1 10	3 1 6	2 19 7	1 7 10	1 8 0	1 5 11
St.M.T.A.B.S.	59	54	49	2 2 5	2 11 2	2 12 3	0 15 7	0 18 2	0 19 2
U.L.F.S.	29	30	31	0 19 4	1 0 8	0 18 9	...	...	...
I.N.F.	530	384	294	3 7 5	3 11 3	3 18 4	1 6 3	1 7 5	1 9 6
M.T.B.S.	883	928	857	3 10 8	2 11 10	2 4 6	1 6 3	1 2 3	1 2 5
All the Societies ...	77,690	75,093	71,822	3 3 9	3 3 8	3 3 6	1 3 5	1 3 7	1 3 5

43. Relatively to the number of members estimated, with the greatest attainable accuracy, to have paid up their contributions in 1891, 1890, and 1889, the contributions per contributing member in the three years were equal to £3 3s. 9d., £3 3s. 8d., and £3 3s. 6d. respectively, and the cost of medical attendance and medicine 23s. 5d., 23s. 7d., and 23s. 5d. per contributing member.

DATES OF FURNISHING THE FRIENDLY SOCIETIES' RETURNS FOR 1891.

Dates when 1891 returns were received.

44. It is provided by the Friendly Societies Act, section 14 (1. *d*), that every Society registered thereunder shall send annually to the Government Statist a statement of its funds, receipts, and expenditure during the preceding year (Return A),

with the experience of sickness, mortality, admissions, and departures (Return B); it is furthermore provided that such returns shall be sent in before the first day of February in each year. The following table contains a statement of the time when the 1891 returns from the several Societies reached this office; it will be noticed that while the majority of the Societies furnished the required returns during the first quarter of 1892, the returns from only 296 branches or single Societies, about one-fourth of the whole number, were received before the 1st February, 1892; this proportion, however, is an improvement upon the previous year, when one-seventh only of the branches or single Societies fully complied with the law. The eleven branches enumerated in the table which had not supplied returns when the Report went to press are the Star of Victoria Lodge U.A.O.D., the Star of Maryborough Division, O.S.T., the Bungaree and Ararat branches of the Ballarat District H.A.C.B.S.; the Collingwood, Williamstown, Hamilton, Coleraine, and Numurkah branches of the Melbourne District H.A.C.B.S.; the Emerald Hill Lodge of the O.St.A., and the John Mitchel Branch of the I.N.F. The necessary returns not having been furnished in time by the secretaries of these branches, in order not to delay the Report approximate figures were obtained from annual statements and reports prepared by the District, &c., Secretaries of the Societies concerned. Seeing that the figures embodied in the returns relate to the year terminated in December, it does not seem too much to expect that the whole of the returns should be sent to the Government Statist during the first quarter of the year. It may be also pointed out that so long as one branch of a Society withholds the particulars of its proceedings it is impossible to finally deal with the figures of such Society, and that the want of promptitude on the part of some secretaries causes much loss of time and delay in printing and publishing the Government Statist's Annual Report on Friendly Societies.

TABLE SHOWING THE MONTHS IN 1892 DURING WHICH THE RETURNS OF THE RESPECTIVE FRIENDLY SOCIETIES FOR 1891 REACHED THE GOVERNMENT STATIST.

Name of Society.	Number of Branches or Single Societies, including Central Bodies, from which Returns for the year 1891 were received. During—												Number of Branches which did not furnish the 1891 Returns in time for publication.	Total.
	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.		
M.U.I.O.O.F.	...	203	1	...	3	...	...	...	...	...	...	...	...	207
G.U.O.O.F.	60	7	...	...	...	...	...	...	...	...	...	...	...	67
I.O.O.F.	71	4	...	...	...	...	...	...	...	...	...	...	...	75
U.A.O.D.	...	91	9	1	...	...	...	...	1	...	...	...	1	103
A.O.F., Ballarat District	1	1	6	...	...	...	...	2	...	...	...	...	...	10
„ Bendigo District	8	3	...	...	1	...	...	...	...	...	...	...	...	12
„ Geelong and Western District	...	...	5	1	...	...	1	...	...	...	...	...	...	7
„ Grenville District	...	...	...	...	4	...	...	...	...	...	...	...	...	4
„ Melbourne District	14	65	2	1	...	...	...	...	...	...	...	...	...	82
„ Ovens and Murray District	...	7	...	...	...	...	...	...	...	...	...	...	...	7
„ Portland District	...	8	...	...	...	...	...	...	...	...	...	...	...	8
„ Warrnambool District	...	1	...	1	...	...	...	...	...	...	...	...	...	2
„ Court Unity	...	1	...	...	...	...	...	...	...	...	...	...	...	1
„ Court Freedom	1	...	...	...	...	...	...	...	...	...	...	...	...	1
„ Court Ararat	1	...	...	...	...	...	...	...	...	...	...	...	...	1
„ Court Amherst	...	...	1	...	...	...	...	...	...	...	...	...	...	1
I.O.R.	97	72	6	...	...	...	...	...	...	...	...	...	...	175
O.S.T., Ballarat and Sandhurst Grand Division	...	...	...	...	15	...	...	...	...	2	...	...	1	18
„ Melbourne Grand Division	...	15	7	1	...	3	...	...	...	...	...	...	...	26
„ Victoria Grand Division	...	21	3	...	...	...	...	...	...	...	...	...	...	24
H.A.C.B.S., Ballarat District	...	5	...	...	...	...	...	...	...	...	...	...	2	7
„ Melbourne District	1	24	7	...	7	1	...	...	5	...	2	2	5	54
O.St.A.	7	...	...	9	...	...	...	...	...	2	...	...	1	19
O.St.A., S.C.	7	...	...	...	...	...	...	...	...	...	...	...	...	7
G.U.O.F.G.	24	1	...	...	...	...	...	...	...	...	...	...	...	25
St.P.S., Melbourne District	...	...	8	...	1	...	...	...	...	...	...	...	...	9
„ Geelong and Western District	...	...	...	...	...	...	...	...	...	...	1	...	...	1
P.A.F.S.	1	...	...	28	1	...	...	...	...	...	1	...	...	31
A.N.A.	...	51	28	9	2	2	1	1	1	...	...	...	...	95
A.O.S.	...	2	...	...	...	...	...	...	...	...	...	...	...	2
G.S.R.S.	1	...	...	...	...	...	...	...	...	...	...	...	...	1
St.M.T.A.B.S.	...	1	...	...	...	...	...	...	...	...	...	...	...	1
U.L.F.S.	1	...	...	...	...	...	...	...	...	...	...	...	...	1
C.M.P.S.	1	...	...	...	...	...	...	...	...	...	...	...	...	1
I.N.F.	...	4	6	...	...	...	...	...	...	...	...	...	1	11
M.T.B.S.	...	...	1	...	...	...	...	...	...	...	...	...	...	1
Total	296	587	90	51	34	6	2	3	7	4	4	2	11	1,097

Misappropriation of Sick and Funeral Funds.

Sick and Funeral Funds misapplied.

45. The attention of the Societies has been repeatedly called in preceding reports to the illegality of using any portion of the Sick and Funeral Fund for any of the purposes for which the Medical and Management Fund has been specially formed to meet. Not only is the practice a violation of the Statute,* but it has the effect also of materially retarding the financial progress of the Society so offending, through withholding from the insurance fund a portion of its capital and depriving it thereby of the interest which should accrue therefrom. In the subjoined table are given the amounts misappropriated by the several Societies during each of the five years 1887–91, the proportion of the total capital so misapplied in each case on the average, and the increase in 1891 compared with the preceding year :—

Misappropriation of Sick and Funeral Funds, 1887–91.

Society.	Amount belonging to the Sick and Funeral Fund in use by the Medical and Management Fund at end of—					Average Annual Amount Misappropriated, 1887–91.	Increase of Amount Misappropriated at end of 1891 over Amount at end of 1890. (Decrease –)	Ratio per cent. that the Amount Misappropriated at end of 1891 bears to the Total Sick and Funeral Fund at that date.
	1887.	1888.	1889.	1890.	1891.			
	£	£	£	£	£	£	£	per cent.
M.U.I.O.O.F.	198	184	23	89	78	114	– 11	·02
G.U.O.O.F.	5	2	7	34	25	15	– 9	·06
I.O.O.F.	101	103	228	259	499	238	240	·69
U.A.O.D.	124	97	125	181	294	164	113	·40
A.O.F., Ballarat District	530	594	653	624	664	613	40	19·05
„ Bendigo District	152	217	179	183	234	193	51	2·57
„ Grenville District	26	9	9	11	12	14	1	·80
„ Melbourne District	2	...	...	...	49	10	49	·06
„ Ovens and Murray District ...	57	53	16	5	...	26	– 5	...
„ Portland District	...	6	3	...	...	2	...	...
I.O.R.	142	133	148	122	114	132	– 8	·10
O.S.T., Ballarat and Sandhurst Grand Division	108	61	85	88	143	97	55	1·68
„ Melbourne Grand Division	48	29	23	99	116	63	17	
„ Victoria Grand Division	30	48	65	86	94	65	8	
„ National Division	...	...	...	...	101	20	101	
H.A.C.B.S., Ballarat District	112	120	127	143	124	125	– 19	1·09
„ Melbourne District	111	42	66	72	136	85	64	
O.St.A.	175	52	65	104	147	109	43	3·06
O.St.A., S.C.	5	...	...	...	...	1	...	...
G.U.O.F.G.	43	42	60	63	43	50	– 20	·44
St.P.S., Melbourne District	18	146	330	434	467	279	33	3·49
„ Geelong and Western District ...	...	...	...	2	12	3	10	·56
P.A.F.S.	260	301	430	424	529	389	105	4·49
A.N.A.	352	421	564	650	697	537	47	1·91
U.L.F.S.	1	1	...	...	...	...	...	...
I.N.F.	...	9	19	59	106	48 [1]	47	8·85
M.T.B.S.	...	...	317	576	472	455 [2]	– 104	13·29
Total	2,600	2,670	3,542	4,308	5,156	3,847	848	·58

[1] Average of four years.—[2] Average of three years.

46. It will be noticed that an aggregate in all the offending Societies of £3,847 per annum on the average during the quinquennium, 1887–91, belonging to the Sick and Funeral Fund reserve has been used for Medical and Management purposes, the amount misappropriated in 1891, which was equivalent to more than one-half per cent. of the Sick and Funeral capital of all the Societies, having increased by £848 over that of the preceding year.

47. Among individual Societies, those that misapplied the greatest amount in 1891 were the A.N.A, £697 ; Ballarat District A.O.F., £664 ; P.A.F.S., £529 ; I.O.O.F., £499 ; M.T.B.S., £472 ; and St.P.S., Melbourne District, £467. Those that used the greatest sum in 1891 in excess of 1890 were the I.O.O.F., £240 ; U.A.O.D., £113 ; and P.A.F.S., £105; and the greatest amount relatively to their capital was misapplied by the Ballarat District A.O.F., 19 per cent. ; M.T.B.S., 13¼ per cent. ; I.N.F., 8¾ per cent. ; P.A.F.S., 4½ per cent. ; the St.P.S., Melbourne District, 3½ per cent. ; and O.St.A., 3 per cent.

* See the *Friendly Societies Act* 1890, No. 1094, sections 14 (III.) and 31.

The Omission of the Detailed Tables.

48. It has been considered unnecessary to continue to print the Detailed Tables hitherto given containing the financial and statistical history of each branch of every Society, but to publish the total figures only relating to each Society and District as contained in Tables I., II., III., and IV., Appendix C. The information has, however, been compiled for each branch, and is available for reference, in manuscript, in the Office of the Government Statist, Melbourne.

The Detailed Tables omitted this year.

Friendly Societies in the several Australasian Colonies.

Friendly Societies in Australasia.

49. The following is a statement of the number of Friendly Societies, branches, and members, also the total amount of funds to the credit of such Societies, in the several colonies of Australasia, at the latest date for which particulars have been supplied :—

Friendly Societies in the several Australasian Colonies.

Colony.	Date of Return.	Number of separate Societies.	Number of Branches.	Number of Members.	Amount of Funds.	Capital per Member.		
					£	£	*s.*	*d.*
Victoria	31st December, 1891	32	1,048	90,403	961,932	10	12	10
New South Wales* ...	,, 1891	11	702	61,555	436,227	7	1	9
Queensland	,, 1890	15	215	14,891	114,884	7	14	4
South Australia ...	,, 1891	10	444	38,763	417,441	10	15	5
Western Australia† ...	,, 1891	6	21	968	12,555	12	19	5
Tasmania	,, 1890	15	94	9,466	65,158	6	17	8
New Zealand	,, 1890	12	357	26,379	451,573	17	2	5
Total	... ...	...	2,881	242,425	2,459,770	10	2	11

*

Society.	Branches.	Members.	Funds.
			£
M.U.I.O.O.F.	156	18,005	189,540
G.U.O.O.F.	119	10,894	64,822
I.O.O.F.	67	5,464	29,559
U.A.O.D. { S. District ..	42	4,025	11,888
U.A.O.D. { N. District ..	11	1,202	8,278
A.O.F.	42	3,250	19,979
O.R.F.	27	1,896	28,017
I.O.R.	36	1,301	4,930
O.S.T.	84	4,917	31,204
H.A.C.B.S.	33	2,272	6,724
G.U.O.F.G.	28	1,907	3,092
P.A.F.S.	57	6,422	38,194
Total	702	61,555	436,227

†

Society.	Branches.	Members.	Funds.
			£
M.U.I.O.O.F. ..	8	419	8,195 (approximate)
I.O.O.F.	1	90	107
U.A.O.D.	1	44	53
I.O.R.	7	215	3,573
H.A.C.B.S.	3	144	565
O.St.A.	1	56	62
Total	21	968	12,555

HENRY HEYLYN HAYTER,
Government Statist.

Office of the Government Statist,
Melbourne, 17th December, 1892.

APPENDICES.

APPENDIX A.

VALUATIONS 1891.

THE THIRD VALUATION OF COURT ARARAT, A.O.F.

Letter from the Government Statist to the Secretary, forwarding Results of the Actuary's Valuation.

Office of the Government Statist,
Melbourne, 11th February, 1892.

SIR,

I have the honour to forward herewith the Report of the Actuary to this office on the condition of Court Ararat, A.O.F., together with an abstract of the results of his valuation as at the 31st December, 1890, in accordance with the provisions of the *Friendly Societies Act* 1890.

2. I am gratified to perceive that the progress made between the two investigations of 1880 and 1885 has been fully sustained during the quinquennium 1886–90, and that the deficiency of the two preceding valuations has been now changed into a surplus.

I have, &c.,
H. H. HAYTER,
Government Statist.

F. Scott, Esq., Secretary, Court Ararat, A.O.F.,
Advertiser Office, Ararat.

REPORT OF THE ACTUARY.

1. Established in the year 1862.

2. Situated in Ararat.

3. Tabular Summary of the preceding valuation as at the 31st December, 1885; and of the present valuation as at the 31st December, 1890.

Valuation Date: as at the—	Number of—		Average Annual Contribution per Member.	Members.					Experience during preceding Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866–70.			Rate o Interest—						Assumed in the Valuation.
				Average Age.		Average Duration of Membership.	Secessions.					Obtained on Total Funds during preceding Quinquennium.						
	Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.		Average Age.	Average Duration of Membership.	Mortality.	Sickness.	Secessions.	1st Year.	2nd Year.	3rd Year.	4th Year.	5th Year.	Average.	
			s. d.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	%	%	%	%	%	%	%	%	%	%
31st December, 1885	49	42	32 9	42½	46	14	35	8¾	−55	−26	+123	5¼	4¾	5	5¾	6	5¼	4½
31st December, 1890	43	38	33 0	46	49¼	17¾	35¼	8¾	−25	−26	+199	6	6½	6	6½	6¾	6¼	5

Valuation Date: as at the—	Liabilities.			Assets.				Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Ratio to Liabilities per £ of the—		
	Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions to—		Capital.	Total.					Value of Contributions.	Capital.	
				Sick Fund.	Funeral Fund.									
	£	£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
31st December, 1885	1,601	519	2,120	725	261	952	1,938	...	182	19 8	−3 14	9 4	9 0	18 4
31st December, 1890	1,377	483	1,860	582	208	1,197	1,987	127	...	27 17	+2 19	8 6	12 11	21 5

4. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866–70, as the basis of the Valuation Tables employed. 5. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such Tables been originally based on the quinquennial experience of the Members of the Branch. 6. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of £6 per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness. 7. The values of the prospective income and outgo on account of members owing more than fourteen weeks' contributions have been excluded from the valuation.

8. The surplus shown I believe to be due to the increase in the capital, concurrently with the reduction in the membership.

9. It will be noticed that during the five years 1886–90 the membership has been reduced by six, the average age has increased by $3\frac{1}{4}$ years, the duration of membership by $3\frac{3}{4}$ years, the rate of secessions has been about thrice as high as the English M.U. rate; it should be pointed out, however, that the English secession rate is low at the advanced ages, being equal to the rate of mortality at 44, and half such rate at 49; the seceding members continued in the Court nearly 9 years and were about 35 years of age on the average. The sickness and mortality have both been comparatively light during the 10 years 1881–90, that is, taking members' age into account; there has been substantial improvement in the rate of interest realized, and the assumed rate has been therefore increased. Setting the present value of the future outgo and income side by side, the net liability has decreased in the Sick Fund from £876 to £795, and increased in the Funeral Fund from £258 to £275, but relatively to the membership there has been an increase in both cases from £17 18s. to £18 10s. in the former case, and from £5 5s. to £6 8s. per member in the latter; the capital has increased by £245, by £8 9s. per member, and by 3s. 11d. in the £ relatively to the liabilities, while the value of the contributions has decreased by £196, and by 10d. in the £. The final result of the several influences that were at work during the quinquennium is that the position of the Court has been improved by £309, by £6 13s. per member, and by 3s. 1d. in the £ relatively to the liabilities; the deficiency of £3 14s. per member, and 1s. 8d. in the £, having been changed to a surplus of £2 19s. per member, and of 1s. 5d. in the £.

10. In May in 1882 the Court adopted an improved graduated scale of contributions in respect to new members and increased the contributions of the then members by $1\frac{1}{2}$d. a week all round (*see* Government Statist's Thirteenth Annual Report, 1890, paragraph 45), but unfortunately after providing (Amended Laws, 1882, No. 4) for the payment of the fixed *sum* of 8s. 6d. per member per annum to the Funeral Fund, instead of, as it ought to be, a fixed ratio, there was assigned the fixed *ratio* of 60 per cent. of the remainder to the Incidental Fund instead of, as it should be, a fixed sum. In the accompanying Table A is stated the number of members in the Court at the end of 1890 at each quinquennial group of ages, and in Table B the number at each rate of contribution, the average annual rate to the Incidental Fund being 36s. 8d., 33 members paying less and 10 members more than that sum, the latter thus contributing more than their fair share of the cost of medical attendance, medicine, and management, and the former paying less than their fair share.

11. The number of members:—

A.—At each quinquennial group of ages.		B.—At each rate of contribution.				
			Rate of Contribution per annum.			
Ages.	Number of Members.	Number of Members.	Total.	Sick Fund.	Funeral Fund.	Medical and Management Fund.
			s. d.	s. d.	s. d.	s. d.
25–30	2	15	65 0	22 $7\frac{1}{5}$	8 6	33 $10\frac{4}{5}$
30–35	6	2	67 2	23 $5\frac{3}{5}$	8 6	35 $2\frac{2}{5}$
35–40	5	16	69 4	24 4	8 6	36 6
40–45	2	3	71 6	25 $2\frac{2}{5}$	8 6	37 $9\frac{3}{5}$
45–50	8	4	73 8	26 $0\frac{4}{5}$	8 6	39 $1\frac{1}{5}$
50–55	4	1	82 4	29 $6\frac{2}{5}$	8 6	44
55–60	5	1	84 6	30 $4\frac{4}{5}$	8 6	45 $7\frac{1}{5}$
60–65	4	1	99 8	36 $5\frac{3}{5}$	8 6	54 $8\frac{2}{5}$
65–70	4					
70–75	3					
25–75	43	Average	69 8	24 $5\frac{3}{5}$	8 6	36 $8\frac{2}{5}$

ABSTRACT of the Results of the Third Valuation of Court Ararat, A.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.	Capital.	Surplus.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.			
		£	s. d.	£	£	£	£	£	£	£
Sick allowances payable until the 70th year—										
During first six months' sickness, at 20s. per week	43	52·580	24 6	589	582	704	1,377			
During second six months' sickness, at 10s. per week						81				
After second six months' sickness, at 5s. per week						110				
Permanent allowances after the 70th year of £6 per annum, taken as equivalent to future sick claims						525				
Sums payable at death of members, at £20	38	18·275	8 6	205	202	382	472			
,, ,, ,, wives, at £10						107				
,, ,, ,, widows, at £10	2	·600	6 0	6	6	11	11			
Total	83	71·455	33 0	800	790	1,920	1,860	1,070	1,197	127

EVAN F. OWEN,
Actuary under *Friendly Societies Act* 1890.

Office of the Government Statist,
Melbourne, 9th February, 1892.

THE THIRD VALUATION OF THE MANCHESTER UNITY INDEPENDENT ORDER OF ODD FELLOWS.

Letter from the Government Statist to the Corresponding Secretary, forwarding Results of the Actuary's Valuation.

Office of the Government Statist,
Melbourne, 5th March, 1892.

SIR,

I have the honour to forward herewith a copy of the Report of the Actuary to this office on the condition of the Lodges and Districts of the M.U.I.O.O.F., and of the whole Order in this colony, together with an abstract of the results of his valuation, as at the 31st December, 1890, in accordance with the provisions of the *Friendly Societies Act* 1890.

2. I am gratified to perceive that, in comparison with their condition at the first and second quinquennial valuations of the Order in 1880 and 1885, there is an improvement in the financial condition of a majority of the Lodges and Districts and of the Society, but regret that the assets still fall short of the liabilities to the extent of 1s. 5d. in the pound.

3. The ratio per pound of the assets to the liabilities of the nine larger societies at the second valuation was as under (12th Report on Friendly Societies of the Government Statist, 1889, paragraph 20):—

	s.	d.
1. I.O.O.F.	20	2
2. I.O.R.	20	2
3. O.S.T.	19	9
4. A.N.A.	19	4
5. G.U.O.O.F.	18	0
6. U.A.O.D.	17	9
7. M.U.I.O.O.F.	17	1
8. A.O.F., U M.D.	14	3
9. H.A.C.B.S.	13	11

the M.U. occupying the seventh place. The Actuary reports that by the additional payment of one penny a week on the part of those members who entered the Society prior to July, 1885, over 20 years of age, and whose contributions have therefore been more or less inadequate during their entire membership, the assets could be made equal to the liabilities. I should be glad to learn that this important Order, which occupies numerically and financially the foremost place among Victorian Societies, had taken either the step suggested by the Actuary, or some other effective means, to remove the discredit attaching in the public mind to institutions whose assets are insufficient to discharge their present and prospective claims.

I have, &c.,

H. H. HAYTER,
Government Statist.

J. H. Taylor, Esq., C.S., M.U.I.O.O.F.,
M.U. Hall, Swanston-street, Melbourne.

REPORT OF THE ACTUARY.

ABSTRACT of the results of the Third Valuation of the M.U.I.O.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.	Capital.	Deficiency.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.			
		£	s. d.	£	£	£	£	£	£	£
Sick allowances payable until the 70th year—										
During first six months' sickness, at 20s. per week	..	..	..	..	..	347,044				
During second six months' sickness, at 13s. 4d. per week	..	..	..	..	..	44,797				
After second six months' sickness, at 10s. per week	18,172	..	..	..	..	86,155	622,804			
Permanent allowances after the 70th year of £8 per annum, taken as equivalent to future sick claims	..	..	..	..	..	159,218				
Sums payable at death of members, at £20 ..	..	..	..	..	..	136,381	151,658			
„ „ „ wives, at £10 ..	9,993					25,646				
„ „ „ probable future registered wives at £10	..	..	..	..	..	..	5,619			
Total	28,165	29,616	32 7	440,923	420,444	799,241	780,081	359,637	304,174	55,463

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866–70, as the basis of the Valuation Tables employed. 2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such Tables been originally based on the quinquennial experience of the members of the Branches. 3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated :—The sum equivalent, at the date of the valuation, to an allowance of £8 per annum for life when 70 years of age has been set down to the account of each member, in lieu of the pay then claimable in case of sickness. 4. The values of the prospective income and outgo on account of members owing more than fourteen weeks' contributions, and on account of new members not yet entitled to benefits, have been excluded from the valuation.

5. The rates of interest obtained by the Society as a whole on the total funds in each year of the quinquennial 1881–5 and 1886–90 were:—

Period.	1st Year.	2nd Year.	3rd Year.	4th Year.	5th Year.	Average.
	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
1881–5 ...	4½	4¼	4⅜	4¾	4¼	4½
1886–90 ...	4¼	4½	4½	4¼	4½	4½

6. The deficiency shown I believe to be due to the inadequacy of the contributions to provide the benefits of those members who were initiated prior to July, 1885, when the adequate graduated scale for new members came into operation.

7. In order to make good such deficiency I recommend that the contributions of those members who were admitted under the old uniform scale at the age of 20 years and upwards should be increased by 1d. a week.

8. This being one of the very few Societies in Victoria which continue to provide for the payment of the funeral claims by *pro ratâ* assessments or levies on the Lodges constituting a District, a system regarded with disfavour by experts in the colonies and in the mother country as being decidedly unfair to the younger members in a Lodge and to Lodges consisting mainly of under-average age members, both the Funeral Fund and the Sickness Fund income and outgo have to be valued in the separate Lodges, and the total funeral liability distributed among them in the ratio of their respective membership—there being under this system practically no District Funeral Fund, and, indeed, no District as distinguished from its constituent Lodges ; the financial position of the Society as a whole is dependent altogether on that of the lodges ; for information in respect to the various factors which serve to advance or retard a Lodge at a valuation reference must therefore be made to my comments on individual Lodges.

9. Following the Tabular Summary of the valuation of the Lodges and Districts (E) will be found a Table (F), giving for each District the figures of the 1890 valuation just completed with those of the preceding valuation of 1885 ; this will enable members to see under what head improvement or the reverse has been made, and to what cause the present position of the Society as a whole is to be attributed.

10. The members brought into the valuation being those only entitled to Sick and Funeral benefits have increased from 15,186 to 18,172 at the end of the quinquennial periods, and the wives from 9,008 to 9,993, an increase of 2,986 and 985 respectively.

11. The first valuation, that of 1880, was made on the basis of the contribution of 6d. a week per member at all ages, the adequate graduated scale in respect to new members and the increase to 7d. in respect to old members came into operation in the second half of the year 1885, in the valuation of 1885, therefore, all the members paid 7d. a week each, no new members being then entitled to benefits ; in the valuation of 1890, out of 18,172 members 4,974 were new members who were over 20 years of age when initiated, and paid from 8d. to 14d. a week, about 1,500 of the remaining 13,198 members being also new entrants under 20 years of age, and paying 7d. a week in common with the 11,700 or so old members.

12. This is shown in the following Table, which contains a statement of—

(A.)—The Number of Financial Members (and whether Married or Unmarried) at each Quinquennial Age-group, and at each Rate of Sick and Funeral Contributions ; also the Number of Unfinancial Members at each Age-group.

Age.	Number of Financial Members.			The Number of Financial Members at each Rate of Sick and Funeral Contributions per Week.								Number of Unfinancial Members.
	Unmarried (including Widowers).	Married.	Total.	7*d.*	8	9*d.*	10*d.*	11*d.*	1*s.*	1*s.* 1*d.*	1*s.* 2*d.*	
17–20	202	...	202	200	2	...	...	...	...	...	...	11
20–25	1,844	180	2,024	1,443	554	26	1	...	...	...	...	276
25–30	2,099	1,208	3,307	1,350	1,379	575	...	3	...	...	...	420
30–35	1,500	1,914	3,414	1,901	195	1,093	...	217	8	...	...	330
35–40	812	1,576	2,388	1,775	48	100	1	230	230	1	3	198
40–45	428	1,102	1,530	1,404	41	20	...	3	54	6	2	87
45–50	333	1,022	1,355	1,293	43	17	...	...	1	...	1	49
50–55	276	967	1,243	1,189	29	25	...	...	...	...	...	29
55–60	330	1,10	1,435	1,391	22	20	1	1	...	...	...	37
60–65	248	713	961	939	12	10	...	...	...	...	...	15
65–70	70	164	234	234	...	...	...	...	...	...	...	3
70–75	30	31	61	61	...	...	...	...	...	...	...	2
75–80	6	10	16	16	...	...	...	...	...	...	...	...
80 and 81	1	1		2	...	...	...	...	...	...	...	...
17–82	8,179	9,993	18	1 ,198	2,325	1,886	3	454	293	7	6	1

13. In order to show how the members are distributed proportionately according to age the subjoined Table has been prepared, giving the—

(B.)—Proportion at each Age-group of Financial, Unfinancial, and Married (Financial) Members ; and the Number of Married and Unfinancial Members Relative to the Financial Members and to the Total Financial and Unfinancial Members Respectively at each Age-group.

Age.	Proportion at each Age-group of—			The Number of Married relative to the Financial Members at each Age-group.	The Number of Unfinancial relative to the Total Members, Financial and Unfinancial, at each Age-group.
	Married Financial Members.	Total Financial Members.	Unfinancial Members.		
1	2	3	4	5	6
	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
17–20	...	1	1	...	5
20–25	2	11	19	9	12
25–30	12	18	29	37	11
30–35	19	19	23	56	9
35–40	16	13	14	66	8
40–45	11	9	6	72	5
45–50	10	7	3	75	3
50–55	10	7	2	78	2
55–60	11	8	2	77	3
60–65	7	5	1	74	2
65–70	2	2	...	70	1
70–75	...	...	...	51	3
75–80	...	...	...	63	...
80 and 81	...	...	...	...	...
17–82	100	100	100	55	7

14. When the Districts are examined separately the particulars entered in the two following Tables are obtained :—

(C.)—The Number of Financial Members, the Number at each Rate of Sick and Funeral Contributions, and the Average Contribution per Member in the several Districts.

District.	Number of Financial Members—									Average Contribution per week to the Sick and Funeral Fund.
	Total.	At each Rate of Contribution per Week to the Sick and Funeral Fund.								
		7*d.*	8*d.*	9*d.*	10*d.*	11*d.*	1*s.*	1*s.* 1*d.*	1*s.* 2*d.*	
										d.
Ballarat	1,465	1,156	165	101	...	28	14	1	...	7½
Bendigo	2,416	1,771	381	197	...	37	30	...	...	7½
Castlemaine	1,782	1,363	205	155	3	32	24	...	...	7½
Collingwood ...	1,255	1,018	115	87	...	20	13	1	1	7¼
Corio	390	329	37	20	...	3	1	...	...	7¼
Hamilton	360	271	34	41	...	8	6	...	...	7½
Ovens and Murray ...	833	512	133	133	...	34	21	...	...	7¾
Port Fairy	265	191	53	18	...	3	...	...	...	7½
Port Phillip	5,864	4,181	775	664	...	152	96	4	2	7½
South Melbourne ...	1,457	1,113	163	122	...	33	24	1	1	7½
Talbot	413	346	29	25	...	10	3	...	...	7¼
Warrnambool ...	301	234	33	23	...	6	5	...	...	7½
Wimmera	538	179	76	206	...	49	27	...	1	8½
Yarra Yarra ...	833	534	126	104	...	39	29	...	1	7¾
The whole Order ...	18,172	13,198	2,325	1,886	3	454	293	7	6	7½

(D.)—The Number of Married Members relative to the Financial Members and the Proportion of Financial Members at each Rate of Sick and Funeral Contribution in the several Districts.

District.	Proportion of Married Members to Total Financial Members.	Proportion of Financial Members at each Rate of Contribution per Week to the Sick and Funeral Fund—							
		7*d.*	8*d.*	9*d.*	10*d.*	11*d.*	1*s.*	1*s.* 1*d.*	1*s.* 2*d.*
	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
Ballarat	62	79	11	7	...	2	1	...	...
Bendigo	56	73	16	8	...	2	1	...	...
Castlemaine	61	76	12	9	...	2	1	...	...
Collingwood	57	81	9	7	...	2	1	...	...
Corio	57	84	10	5	...	1	...	...	...
Hamilton	42	75	10	11	...	2	2	...	...
Ovens and Murray ...	46	61	16	16	...	4	3	...	...
Port Fairy	43	72	20	7	...	1	...	...	...
Port Phillip	52	71	13	11	...	3	2	...	...
South Melbourne ...	61	77	11	8	...	2	2	...	...
Talbot	68	84	7	6	...	2	1	...	...
Warrnambool	61	78	11	7	...	2	2	...	...
Wimmera	52	34	14	38	...	9	5	...	...
Yarra Yarra	49	64	15	12	...	5	4	...	...
The whole Order ...	55	73	13	10	...	2	2	...	...

15. It is shown in Tables (A) and (B) that, out of 18,172 financial members in the Society at the end of 1890, only 9,993, or 55 per cent., were stated to be married, and that 47 in every 100 married members were between the ages of 25 and 40 years (Table B, col. 2); also that 37 per cent. of the financial members between 25 and 30 years of age were married (col. 5), 56 per cent. of those between 30 and 35, 66 per cent. of those between 35 and 40, and so on, up to the ages 50–55, when the greatest proportion, 78 per cent., were married.

16. On examining the individual Lodges it is found that eight Lodges return all the members as unmarried (or widowers), Border, Yering, Bumberrah, Heyfield, Jubilee, Dunstan, Mildura, and Doncaster, and less than 30 per cent. of the members are returned as married in the following fourteen Lodges :— Kingston, Western, Duke of Edinburgh, Seymour, Avenel, Corryong, Farmers' Rest, Tambo, Toongabbie, Orbost, Newport, Elsternwick, Ringwood, and Surrey Hills.

17. The relatively small number of members returned as married arises apparently from a defect in the 103rd General Law, wherein it is provided that a member neglecting to register his wife on the Funeral Fund and to hand in the declaration of her good bodily health subjects himself to a penalty of Five shillings *only*, and not to the forfeiture of the assurance. Judging from the remissness exhibited throughout the Unity in registering wives, it may be inferred that the last clause of Law No. 103 has been allowed to become inoperative—"No funeral money shall be paid for the death of any such wife, unless the declaration (*i.e.*, of marriage and good health of wife) has been delivered to the Lodge three months prior to the death taking place."

18. In consequence of the defective character of the Returns in this particular, I have been under the necessity of providing in the valuation not only for the usual liability, which will probably be brought upon the Society by the marriage of members now unmarried, but also for the liability, existent but undisclosed, in respect to the present wives of members whose names have not been recorded on the register.

19. I notice that in the "Proposed Alterations of General Laws for the consideration of the A.M.C., 1892," the second proviso above quoted has been omitted. I would suggest that, in order that the Society may know the extent of its liability in respect to members' wives with a closer degree of approximation than is possible at present, a small fee be charged for registration thereof, and that unregistered wives be not entitled to funeral money.

20. With regard to the unfinancial members, 29 per cent. were of the ages 25–30 (Table B, col. 4, *ante*), 23 per cent. were between 30 and 35, and 19 per cent. between 20 and 25, that is, 71 per cent. in all were between 20 and 35 years of age.

21. Out of every 100 members, financial and unfinancial, who were between 20 and 25 years of age, twelve were unfinancial (Table B, col. 6, *ante*), 11 per cent. of those between 25 and 30, 9 per cent. of those from 30 to 35 years of age.

22. Continuing my remarks on Table (F), comparing the results of the Second and Third Valuations of the whole Order—the average age of the members at the end of 1890, compared with 1885, has, it will be noticed, increased by $\frac{1}{4}$ of a year only, from $37\frac{1}{4}$ to $37\frac{1}{2}$ years, and the average duration of membership from 10 to 11 years. With regard to seceding members, their age has gone down from $30\frac{3}{4}$ to $29\frac{1}{4}$ years, and their continuance with the Society has been reduced from $5\frac{3}{4}$ to $4\frac{1}{2}$ years.

23. In respect to experience, taking the expectation in every case according to the English M.U. standard as 100, the average annual number of deaths during the quinquennial periods, 1881–85 and 1886–90, were the same, 89, 11 per cent. under the expectation; the number of weeks' sickness was 116 and 112 during the respective periods, 16 and 12 per cent. above the expectation, an improvement of 4 per cent. (the M.U. and the I.O.R., I may point out, are the only two large Societies in Victoria whose sickness experience has been hitherto in excess of the expectation); the secessions were 158 and 197, 58 and 99 per cent. over the expectation, an increase of 39 per cent. In considering this point, however, it is necessary to bear in mind that while mortality increases secessions after the age of 24 decrease, and that at the age of $37\frac{1}{2}$ the mortality of the Standard Table is 103 per 10,000, and secessions 227 per 10,000, say, double the mortality, and not eight times the mortality, as it is at the age of 23.

24. In the Society as a whole, the rate of interest realized during both quinquennial periods was $4\frac{1}{2}$ per cent. per annum; taking the Districts separately, and the quinquennium, 1886–90, it will be noticed that $5\frac{1}{2}$ to 5 per cent. per annum was obtained by Collingwood, Ballarat, South Melbourne, and Talbot; $4\frac{3}{4}$ to 4 per cent. by Castlemaine, Bendigo, Corio, Port Fairy, Port Phillip, and Wimmera; and $3\frac{3}{4}$ to $3\frac{1}{4}$ per cent. by Warrnambool, Ovens and Murray, Hamilton, and Yarra Yarra.

25. The Sick and Funeral liabilities have increased in the Society as a whole by over £138,000, from £642,000 to £780,000, and from £42 5s. to £42 19s., or by 14s. per member; the contributions, which increased from 30s. 4d. to 32s. 7d. per annum, increased in value from £320,000 to £420,400, or by over £100,000, and increased per member from 21s. 2d. to 23s. 3d., or by 2s. 1d. per member; the accumulated funds increased from £226,000 to £304,000, or by nearly £78,000, and from £14 18s. to £16 15s., or by £1 17s. per member; and the deficiency was consequently reduced from £6 5s. to £3 1s., or by £3 4s. per member.

26. Comparisons of liabilities and capital, or other assets, relative to the number of members in a society at different periods, or in different societies at the same period, are generally unreliable, and sometimes quite misleading, because it is always imperative that difference dependent on the ages of the groups of members compared should be allowed for. The only test that can be relied on to give satisfactory results under all circumstances is the ratio of assets to liabilities. The financial progress of the Society during the decennial period, 1880–90, will be best shown by setting down the most significant results of the three valuations, as in the subjoined Table:—

THE FINANCIAL CONDITION OF THE M.U.I.O.O.F. AT THE END OF 1880, 1885, AND 1890.

Financial Condition at the end of—	Number of Members.	Contribution per Member per Week.	Ratio to Liabilities per £ of the—			
			Value of Contributions.	Capital.	Assets.	Deficiency.
		d.	*s. d.*	*s. d.*	*s. d.*	*s. d.*
1st, 1880	12,796	6	8 10	7 3	16 1	3 11
2nd, 1885	15,186	7	10 0	7 1	17 1	2 11
3rd, 1890	18,172	$7\frac{1}{2}$ (average)	10 10	7 9	18 7	1 5
Increase (or decrease) { 2nd over 1st ...	2,390	1	1 2	−0 2	1 0	−1 0
{ 3rd over 2nd ...	2,986	$\frac{1}{2}$	0 10	0 8	1 6	−1 6

27. These figures show that the Society is making steady though somewhat slow progress towards financial soundness; the value of the contributions in 1890 being 10d. per £ higher than in 1885, and 2s. higher than 1880; the capital being also higher than in 1885 by 8d., but by only 6d. in the £ than in 1880, owing to the retrogression in 1885, and the assets in 1890 being higher than 1885 by 1s. 6d. in the £, and than in 1880 by 2s. 6d. in the £ relatively to the liabilities.

28. Turning to the Districts, it will be seen that there was a surplus of assets over liabilities in the six following Districts:—Ballarat, Collingwood, Hamilton, Port Fairy, Port Phillip, and South Melbourne; and that in the remaining eight Districts there was a deficiency of £74,000, whereof £63,000 nearly, or 85 per cent., was due to the unsatisfactory financial condition of the Bendigo, Castlemaine, and Talbot Districts. I would suggest that particular attention be directed to these three Districts, so as to ascertain to what peculiarity in the habits or occupation of the members, the constitution or management of the Districts and Lodges, this adverse state of affairs is to be attributed.

29. The relative financial position of the Districts is to a very great extent due to the amount of the liability, which is a variable quantity, mainly dependent on whether the sickness experience has been heavy or light compared with the expected sickness, according to the standard rates as applied to the number of members present in the Lodges at the several age-groups during the quinquennial period to which the examination refers. Even were the contribution-value and capital both to remain constant in a society over a series of years, the ratio of each to the value of benefits would increase or decrease according as the liability relatively to the number of members has decreased or increased.

30. In the following Table the Districts are arranged in order according to the ratio per cent. of the actual to the expected sickness during 1886–90, 1881–5, and 1876–80:—

THE DISTRICTS ARRANGED IN ORDER ACCORDING TO RELATIVE SICKNESS IN 1886–90, 1881–85, AND 1876–80.

Order.	1886–90.		1881–5.		1876–80.	
	Districts.	Sickness, actual, expected being 100.	Districts.	Sickness, actual, expected being 100.	Districts.	Sickness, actual, expected being 100.
		Weeks.		Weeks.		Weeks.
1	Hamilton	74	Hamilton	67	Port Fairy	78
2	Yarra Yarra	82	Corio	73	Ovens and Murray ...	83
3	Wimmera	93	Port Fairy	78	Hamilton	89
4	Ovens and Murray ...	96	Ovens and Murray ...	88	Wimmera	99
5	South Melbourne ...	96	Wimmera	97	Corio	102
6	Corio	101	South Melbourne ...	101	South Melbourne ...	103
7	Port Phillip	101	Port Phillip	105	Port Phillip	106
8	Collingwood	102	Ballarat	124	Ballarat	114
9	Ballarat	121	Collingwood	124	Bendigo	121
10	Castlemaine	129	Bendigo	127	Collingwood	124
11	Bendigo	134	Warrnambool ...	146	Talbot	131
12	Warrnambool ...	137	Castlemaine	150	Castlemaine	157
13	Port Fairy	152	Talbot	162	Warrnambool ...	187
14	Talbot	161				

31. In the subjoined Table the Districts are arranged in order in the ratio to their liabilities of the value of their contributions at the valuation of 1890, 1885, and 1880:—

THE DISTRICTS IN THE ORDER OF RELATIVE VALUE OF THEIR CONTRIBUTIONS, 1890, 1885, AND 1880.

Order.	1890.		1885.		1880.	
	Districts.	Contributions. Value to Liabilities per £.	Districts.	Contributions. Value to Liabilities per £.	Districts.	Contributions. Value to Liabilities per £.
		s. d.		s. d.		s. d.
1	Yarra Yarra ...	13 0	Hamilton	11 5	Port Fairy	9 11
2	Hamilton	12 9	Port Phillip ...	10 9	Hamilton	9 7
3	Wimmera	12 6	Ovens and Murray ...	10 8	South Melbourne ...	9 7
4	Ovens and Murray ...	11 10	South Melbourne ...	10 8	Port Phillip ...	9 3
5	Port Philip ...	11 8	Wimmera	10 1	Ovens and Murray ...	9 2
6	South Melbourne ...	11 0	Bendigo	9 10	Wimmera	8 9
7	Collingwood ...	10 4	Warrnambool ...	9 6	Bendigo	8 8
8	Bendigo	10 1	Port Fairy ...	9 5	Ballarat	8 7
9	Warrnambool ...	9 8	Ballarat	9 3	Collingwood ...	8 6
10	Castlemaine ...	9 7	Castlemaine ...	9 2	Castlemaine ...	8 2
11	Port Fairy	9 7	Collingwood ...	9 2	Warrnambool ...	8 0
12	Ballarat	9 6	Corio	9 0	Talbot	7 7
13	Talbot	8 8	Talbot	8 8	Corio	7 3
14	Corio	8 6				

32. The Districts are entered in the following Table in the order of the ratio to their liabilities of the capital at the valuation of 1890, 1885, and 1880:—

THE DISTRICTS IN THE ORDER OF THEIR CAPITAL IN RELATION TO THEIR LIABILITIES, 1890, 1885, AND 1880.

Order.	1890. Districts.	1890. Capital to Liabilities per £.	1885. Districts.	1885. Capital to Liabilities per £.	1880. Districts.	1880. Capital to Liabilities per £.
		s. *d.*		*s.* *d.*		*s.* *d.*
1	Port Fairy	12 10	Port Fairy	13 7	Port Fairy	11 1
2	Ballarat	12 0	Corio	10 6	Corio	10 5
3	Collingwood	11 9	Ballarat	10 5	Ballarat	10 0
4	Corio	11 2	Collingwood	9 9	Collingwood	9 0
5	Hamilton	9 5	Hamilton	9 7	Hamilton	8 2
6	South Melbourne ...	9 2	South Melbourne ...	7 10	Port Phillip	7 6
7	Port Phillip	8 9	Port Phillip	7 5	South Melbourne ...	7 5
8	Castlemaine	6 5	Castlemaine	6 3	Castlemaine	6 9
9	Yarra Yarra	6 5	Ovens and Murray ...	5 6	Ovens and Murray ...	6 8
10	Ovens and Murray ...	6 4	Talbot	4 5	Talbot	5 4
11	Warrnambool ...	5 9	Warrnambool ...	4 5	Warrnambool ...	4 5
12	Wimmera	5 2	Wimmera	4 5	Wimmera	4 5
13	Talbot	3 4	Bendigo	3 4	Bendigo	4 0
14	Bendigo	3 1				

33. In the Table following the Districts are arranged in the order of the relative value of their assets at the valuation of 1890, 1885, and 1880:—

THE DISTRICTS IN THE ORDER OF THE RATIO OF THEIR ASSETS TO THEIR LIABILITIES IN 1890, 1885, AND 1880.

Order.	1890. Districts.	1890. Assets to Liabilities per £.	1885. Districts.	1885. Assets to Liabilities per £.	1880. Districts.	1880. Assets to Liabilities per £.
		s. *d.*		*s.* *d.*		*s.* *d.*
1	Port Fairy	22 5	Port Fairy	23 0	Port Fairy	21 0
2	Hamilton	22 2	Hamilton	21 0	Ballarat	18 7
3	Collingwood	22 1	Ballarat	19 8	Hamilton	17 9
4	Ballarat	21 6	Corio	19 6	Corio	17 8
5	Port Phillip	20 5	Collingwood	18 11	Collingwood	17 6
6	South Melbourne ...	20 2	South Melbourne ...	18 6	South Melbourne ...	17 0
7	Corio	19 8	Port Phillip	18 2	Port Phillip	16 9
8	Yarra Yarra	19 5	Ovens and Murray ...	16 2	Ovens and Murray ...	15 10
9	Ovens and Murray ...	18 2	Castlemaine	15 5	Castlemaine	14 11
10	Wimmera	17 8	Wimmera	14 6	Wimmera	13 2
11	Castlemaine	16 0	Warrnambool ...	13 11	Talbot	12 11
12	Warrnambool ...	15 5	Bendigo	13 2	Bendigo	12 8
13	Bendigo	13 2	Talbot	13 1	Warrnambool ...	12 3
14	Talbot	12 0				

34. In the first valuation the only District which had a surplus of assets over liabilities was Port Fairy, in the second valuation Port Fairy and Hamilton had a surplus, and in the third valuation the assets exceeded the liabilities in the Port Fairy, Hamilton, Collingwood, Ballarat, Port Phillip, and South Melbourne Districts. The three Districts which were in the most adverse condition at the first valuation were Warrnambool, Bendigo, and Talbot, and the same Districts occupied the lowest place both in the second and third valuations; but in the reverse order, Talbot, Bendigo, Warrnambool; both Bendigo and Warrnambool having improved their financial condition at the second valuation compared with the first, and, while Bendigo remained in the same condition, Warrnambool had improved its condition at the third valuation, compared with the second, to the extent of 1s. 6d. in the £ relatively to the liabilities, and Talbot had descended to a worse position by 1s. 1d. in the £.

EVAN F. OWEN,

Actuary under the *Friendly Societies Act* 1890.

Office of the Government Statist,

Melbourne, 4th March, 1892.

(E.)—TABULAR SUMMARY of the Valuation of the Lodges and

No.	Branch.	Where Situated.	When Established.	Number of—		Average Annual Contribution per Member.	Average Age.		Average Duration of Membership.	Secessions.		Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866-70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.		Average Age.	Average Duration of Membership.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
						s. *d.*	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	%	%	%	%	%
	I.—Ballarat District.															
1	Buninyong... ...	Buninyong ...	1856	47	27	30 4	38½	43¾	18½	27¾	4½	− 22	+ 31	+322	4¾	4½
2	Ballarat	Ballarat East ...	1856	456	315	31 8	42	43	15½	32¼	6¼	− 21	+ 12	+ 44	6¾	5½
3	Victoria	Ballarat ...	1859	128	75	32 4	37¼	36	9¾	28¼	4	− 30	+ 36	+201	8¼	5
4	Prince of Wales ...	Creswick ...	1859	69	26	32 9	46¼	47¼	15	35¼	5½	− 37	+ 46	+122	4¾	4½
5	Hand of Friendship...	Ballarat East ...	1861	108	63	31 5	38¾	38¾	11¾	35	7¾	− 85	− 10	+ 59	6½	5
6	Linton	Linton	1861	44	26	30 5	45¼	48½	19¾	35½	8	− 34	− 26	+ 8	4¾	4
7	Smythesdale ...	Smythesdale ...	1861	38	30	30 4	45½	50¼	19¼	40½	10¾	− 20	+ 46	+159	5¼	4
8	Good Samaritan ...	Carngham ...	1861	64	37	30 10	42¾	42½	15¾	23¼	3	+ 28	+ 56	− 63	4¼	3½
9	North Star ..	Ballarat ...	1862	128	84	32 10	40	39¼	12¼	29	4¾	+ 2	+ 6	+134	5½	4½
10	Beaufort	Beaufort ...	1864	85	51	33 1	34¼	38½	10	29¼	4¾	− 80	+ 6	+155	5	4
11	Sir Charles Darling...	Mount Egerton ...	1866	86	42	32 5	32¼	33	6¾	27¼	3¼	− 71	− 13	+ 10	4¼	3½
12	Prince Alfred ...	Sebastopol ...	1867	75	47	35 0	41½	36½	9¼	24½	2	− 74	− 3	+ 2	5	4½
13	Peace and Plenty ...	Creswick ...	1870	83	61	30 9	36¼	41	15½	31½	7¾	− 68	+ 67	+ 30	5¼	4½
14	Blackwood... ...	Barry's Reef ...	1874	49	23	33 0	34¾	31½	6¼	24¾	2¾	+ 2	+169	+ 10	4¾	4
15	District Members ...	Ballarat ...	...	5	...	30 4	33¼	41	3	28¾	½	...	...	...	4¼	3½
	Total Ballarat District ...	... ...	...	1,465	907	32 0	39¾	40½	13¼	30¼	5¼	− 32	+ 21	+ 72	5¼	...
	II.—Bendigo District.															
1	Bendigo	Bendigo ...	1854	295	201	31 6	38¾	40¼	13½	30¼	6	− 7	+ 32	+ 32	5	4½
2	Gold-miners' Pride ...	Golden Square ...	1854	134	84	31 7	40¼	40¾	14¾	28¼	5¾	+ 97	+ 42	+109	4¼	3½
3	James Roe... ...	Bendigo ...	1856	267	124	33 5	37½	32¾	8	27½	4¼	+ 20	+ 64	+ 50	6½	5
4	Strangers' Refuge ...	Kangaroo Flat ...	1856	97	49	31 10	37	37	12½	29	6½	− 18	+ 47	+ 54	5	4
5	Heart of Friendship...	Bendigo ...	1859	271	134	31 4	37¾	38¾	12¾	31½	7¼	− 12	− 23	+ 52	4½	4
6	Albert	Long Gully ...	1859	332	237	31 2	38	40½	14½	30¾	7½	+ 39	+ 45	+ 16	5¾	4½
7	Sir Henry Barkly ...	Huntly	1861	97	40	32 8	39¾	35	9¼	32¼	6¼	− 26	+ 41	− 26	4½	4
8	Catherine	Eaglehawk ...	1862	354	198	31 7	34¾	36¼	12	29	4	+ 30	+ 53	+ 21	5¾	4½
9	Heathcote	Heathcote ...	1865	150	49	34 10	35	31	6¼	26¼	2½	− 81	− 17	+ 21	4¾	4
10	Darling	California Gully ...	1865	167	92	34 4	37	36	11¼	30	8	+ 76	+100	+ 2	2	3
11	Echuca	Echuca	1867	202	114	33 1	35¼	34½	7¾	28¾	3¾	+ 21	− 11	+116	3¾	3½
12	Sir Walter Scott ...	Elmore	1876	25	9	34 6	40¾	33¼	4¾	30	3¼	...	...	...	3¼	3
13	Earl of Hopetoun ...	Bendigo ...	1890	22	8	30 11	...	39¼	0½	...	...	...	...	...	0	3
14	District Members ...	Bendigo ...	...	3	2	30 4	47¾	52¾	17¼	49	17	...	...	...	4	3
	Total Bendigo District ...	... ...	...	2,416	1,341	32 3	37¼	37	11¼	29½	5½	+ 19	+ 34	+ 41	4½	...
	III.—Castlemaine District.															
1	Castlemaine ...	Castlemaine ...	1855	123	79	30 11	42¾	45¾	18	32	8¼	− 16	− 14	+ 65	5¾	5
2	Chewton	Chewton ...	1858	69	43	31 2	41	43¾	16½	34	7¾	+ 34	+116	+ 37	3	3
3	Hand of Friendship	Daylesford ...	1858	183	131	30 10	44	47¾	20¼	32¾	8¼	− 13	+ 51	+144	6	5
4	Maldon	Maldon	1858	146	102	30 11	40¾	44¼	17½	29½	7¾	− 15	+110	+ 25	7¼	5
5	Prince of Wales ...	Castlemaine ...	1859	110	64	33 0	38½	37¼	10¼	27½	3½	+ 52	+ 37	+ 27	4¾	4
6	Kyneton	Kyneton ...	1860	118	80	31 7	40¼	42½	14½	29¾	5¾	− 64	− 28	+ 8	4¼	4
7	Garibaldi	Tarnagulla ...	1862	72	32	34 3	43¼	35¾	10	30	6½	− 5	+ 39	+ 10	4½	3½
8	Talbot	Fryerstown ...	1862	106	63	31 1	38¾	41¾	17	36	11¼	− 34	− 14	+ 42	4¾	4
9	Newstead and Strangways	Strangways ...	1862	27	9	31 6	34	35¾	11¾	26	4½	...	...	...	4¼	3½
10	Maryborough ...	Maryborough ...	1862	146	100	32 3	40¾	40	10	34¼	6	− 24	+ 19	+ 85	5	4
11	Strathloddon ...	Guildford ...	1863	73	32	32 5	42¼	39	11	31¾	4¼	− 32	+ 2	+ 46	3¾	3
12	Prince Alfred ...	Dunolly ...	1863	110	62	32 4	34¼	34¾	9	28½	4¼	− 20	+ 39	+ 61	5	4
13	St. Arnaud ...	St. Arnaud ...	1864	123	88	33 9	36½	37½	9½	30¼	4¼	+ 11	− 12	+ 83	6¾	5½
14	Hepburn	Daylesford ...	1866	166	98	32 3	34¾	34¾	9½	30	4½	− 19	+ 4	+ 87	3¾	3½
15	Coliban	Malmsbury ...	1867	54	31	33 11	37¾	33½	7¼	25½	1½	+ 16	− 1	+ 1	4¼	4
16	Kingston	Newstead ...	1868	45	9	35 1	34¼	29¾	4¼	28½	4¾	− 47	− 60	+263	3¾	3½
17	Heart of Friendship	Swan Hill ...	1874	23	18	34 8	31¼	36½	8½	27½	3	...	...	...	4¾	4½
18	Charlton	Charlton ...	1885	22	12	32 2	...	33¼	4	27½	2	...	...	...	2¼	3
19	Bealiba	Bealiba ...	1889	33	13	39 8	...	28	1¼	...	−	...	...	...	0	3
20	Donald	Donald	1890	12	10	31 1	...	40¾	0½	...	−	...	...	...	0	3
21	District Members ...	Castlemaine ...	...	21	13	30 4	...	46¼	3	31	1	...	...	...	0	3
	Total Castlemaine District ...	... ...	...	1,782	1,089	32 3	39½	39¾	12½	30¼	5½	− 13	+ 29	+ 67	4¾	...

Districts of the M.U.I.O.O.F. as at the 31st December, 1890.

Liabilities.				Assets.										Ratio to Liabilities per £ of the—			No.
Value of Benefits.	Value of Funeral Dues payable to District.	Value of Sickness Dues payable to District.	Total.	Value of Contributions.	Value of Sums at Death payable by District.	Value of Permanent Sick Pay payable by District.	District Funeral Fund.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Value of Contributions.	Capital.	Assets.	
18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	1
£	£	£	£	£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
2,236	420	...	2,656	897	434	...	1	2,586	3,918	1,262	...	55 0	+ 26 17	8 1	23 3	31 4	1
19,213	4,077	...	23,290	8,637	3,804	...	6	13,960	26,407	3,117	...	30 12	+ 6 17	8 10	14 4	23 2	2
4,722	1,144	...	5,866	2,637	820	...	2	2,862	6,321	455	...	22 7	+ 3 11	10 6	11 4	21 10	3
3,697	617	...	4,314	1,411	730	...	1	2,328	4,470	156	...	33 15	+ 2 5	7 11	13 0	20 11	4
4,143	966	...	5,109	2,203	766	...	1	4,847	7,817	2,708	...	45 0	+ 25 1	10 2	22 4	32 6	5
2,512	393	...	2,905	850	515	...	1	1,990	3,356	451	...	45 5	+ 10 5	7 1	16 8	23 9	6
2,293	340	...	2,633	719	468	...	–	1,234	2,421	...	212	32 9	− 5 12	6 8	11 5	18 1	7
3,706	572	...	4,278	1,479	774	...	1	1,556	3,810	...	468	24 6	− 7 6	8 5	8 11	17 4	8
5,292	1,144	...	6,436	2,804	1,084	...	2	3,700	7,590	1,154	...	28 18	+ 9 0	10 6	13 10	24 4	9
3,885	760	...	4,645	2,150	690	...	1	1,967	4,808	163	...	23 3	+ 1 18	10 11	9 11	20 10	10
4,537	769	...	5,306	2,452	1,363	...	1	734	4,550	...	756	8 11	− 8 16	12 5	3 9	16 2	11
3,029	671	...	3,700	1,915	522	...	1	786	3,224	...	476	10 10	− 6 7	12 0	5 0	17 0	12
3,934	742	...	4,676	1,763	719	...	1	425	2,908	...	1,768	5 2	− 21 6	8 11	2 2	11 1	13
2,241	438	...	2,679	1,210	354	...	1	102	1,667	...	1,012	2 2	− 20 13	10 5	0 11	11 4	14
271	45	...	316	117	55	...	...	210	382	66	...	42 0	+ 13 4	9 0	16 1	25 1	15
										[9,532	4,692]					
65,711	13,098	...	78,809	31,244	13,098	...	20	39,287	83,649	4,840	...	26 17	+ 3 6	9 6	12 0	21 6	
13,401	2,739	3,341	19,481	6,273	2,705	3,500	...	3,044	15,522	...	3,959	10 6	− 13 8	9 6	4 7	14 1	1
7,537	1,244	1,518	10,299	3,040	1,567	2,054	...	5	6,666	...	3,633	0 1	− 27 2	9 1	...	9 1	2
10,046	2,479	3,024	15,549	5,786	2,096	2,198	...	598	10,678	...	4,871	2 5	− 18 5	10 3	1 1	11 4	3
4,741	901	1,098	6,740	2,304	852	1,229	...	753	5,138	...	1,602	7 15	− 16 10	9 11	3 3	13 2	4
11,734	2,516	3,069	17,319	5,983	2,520	2,998	...	2,106	13,607	...	3,712	7 15	− 13 14	10 2	3 7	13 9	5
16,110	3,082	3,760	22,952	6,827	3,286	4,119	...	1,593	15,825	...	7,127	4 16	− 21 9	8 9	2 1	10 10	6
4,605	901	1,098	6,604	2,513	809	1,155	...	953	5,430	...	1,174	9 16	− 12 2	10 10	4 1	14 11	7
15,960	3,286	4,010	23,256	7,613	3,209	3,710	...	3,447	17,979	...	5,277	9 15	− 14 18	9 4	4 3	13 7	8
5,380	1,393	1,699	8,472	4,397	897	1,178	...	1,138	7,610	...	862	7 12	− 5 15	13 9	3 7	17 4	9
10,141	1,550	1,891	13,582	4,687	2,124	2,584	...	162	9,557	...	4,025	1 0	− 24 2	10 7	0 4	10 11	10
8,260	1,875	2,289	12,424	5,008	1,778	1,913	...	2,550	11,249	...	1,175	12 12	− 5 16	11 6	5 10	17 4	11
1,321	232	283	1,836	805	276	325	...	197	1,603	...	233	7 18	− 9 6	13 0	3 3	16 3	12
1,275	204	249	1,728	581	267	331	...	19	1,198	...	530	0 17	− 24 2	10 4	0 4	10 8	13
213	28	34	275	58	44	69	...	495	666	391	...	165 0	+130 7	7 2	61 2	68 4	14
										[391	38,180]					
110,724	22,430	27,363	160,517	55,875	22,430	27,363	...	17,060	122,728	...	37,789	7 1	− 15 13	10 1	3 1	13 2	
5,281	1,154	...	6,435	2,097	1,055	...	44	9,541	12,737	6,302	...	77 11	+ 51 5	7 10	35 7	43 5	1
4,569	647	...	5,216	1,614	918	...	25	243	2,800	...	2,416	3 10	− 35 0	7 6	1 3	8 9	2
9,635	1,717	...	11,352	3,225	1,865	...	66	1,935	7,091	...	4,261	10 11	− 23 6	6 9	4 3	11 0	3
7,241	1,369	...	8,610	2,724	1,351	...	52	497	4,624	...	3,986	3 8	− 27 6	7 6	1 6	9 0	4
5,623	1,032	...	6,655	2,587	1,190	...	40	1,060	4,877	...	1,778	9 13	− 16 3	9 6	4 0	13 6	5
5,726	1,107	...	6,833	2,659	1,154	...	42	2,296	6,151	...	682	19 9	− 5 16	9 4	8 3	17 7	6
3,782	675	...	4,457	2,001	675	...	26	1,112	3,814	...	643	15 9	− 8 19	10 7	6 0	16 7	7
5,221	994	...	6,215	2,371	1,049	...	38	1,251	4,709	...	1,506	11 16	− 14 4	9 2	5 0	14 2	8
1,362	253	...	1,615	708	290	...	10	1,087	2,095	480	...	40 5	+ 17 16	10 8	16 7	27 3	9
7,181	1,369	...	8,550	3,411	1,318	...	52	1,892	6,673	...	1,877	12 19	− 12 17	9 5	5 5	14 10	10
4,118	685	...	4,803	2,026	776	...	26	445	3,273	...	1,530	6 2	− 20 19	10 1	2 4	12 5	11
4,952	1,032	...	5,984	2,724	891	...	39	1,730	5,384	...	600	15 15	− 5 9	10 9	6 11	17 8	12
3,929	1,154	...	5,083	2,432	845	...	44	2,211	5,532	449	...	18 0	+ 3 13	11 6	10 8	22 2	13
7,727	1,557	...	9,284	4,406	1,373	...	60	712	6,551	...	2,733	4 6	− 16 9	11 2	1 11	13 1	14
2,266	506	...	2,772	1,359	444	...	19	279	2,101	...	671	5 3	− 12 9	11 8	2 7	14 3	15
1,554	422	...	1,976	1,440	332	...	16	226	2,014	38	...	5 0	+ 0 17	17 6	3 0	20 6	16
944	216	...	1,160	591	198	...	8	250	1,047	...	113	10 17	− 4 18	12 4	5 4	17 8	17
1,141	206	...	1,347	662	235	...	8	145	1,050	...	297	6 12	− 13 10	11 11	2 9	14 8	18
1,566	310	...	1,876	1,306	323	...	12	78	1,719	...	157	2 7	− 4 15	16 10	1 2	18 0	19
715	113	...	828	310	152	...	4	12	478	...	350	1 0	− 29 3	9 2	0 6	9 8	20
1,353	197	...	1,550	476	281	...	8	...	765	...	785	...	− 37 8	7 6	0 2	7 8	21
										[7,269	24,385]					
85,886	16,715	...	102,601	41,129	16,715	...	639	27,002	85,485	...	17,116	15 10	− 9 12	9 7	6 5	16 0	

(E.)—TABULAR SUMMARY of the Valuation of the Lodges and

No.	Branch.	Where Situated.	When Established.	Number of—		Average Annual Contribution per Member.	Average Age.		Average Duration of Membership.	Secessions.		Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866–70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.		Average Age.	Average Duration of Membership.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
						s. *d.*	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	%	%	%	%	%
	IV.—Collingwood District.															
1	Collingwood ...	Fitzroy ...	1853	207	102	31 8	38¼	39½	13¾	29	4½	− 15	+ 38	+ 96	5¾	5
2	Good Samaritan ...	Collingwood ...	1855	182	110	30 8	41¼	44¾	18½	33	8¼	− 16	+ 29	+112	6¼	5
3	Barkly	Collingwood ...	1858	178	100	30 6	38¾	41¼	15¼	33½	8¼	− 6	− 17	+ 49	5¾	5
4	Hand of Friendship ...	Collingwood ...	1858	142	72	32 0	39½	41¾	15	31½	6	− 45	+ 9	+ 93	6	5
5	John Jordan ...	Fitzroy ...	1860	187	106	32 5	33½	34¾	10	27½	4¼	− 13	− 35	+ 70	7¼	5½
6	Union	Collingwood ...	1860	110	69	31 3	39½	40¾	14¾	31½	7	− 26	− 11	+ 45	5	4½
7	Fitzroy	Fitzroy ...	1862	83	53	31 4	36¾	40	10¾	29¼	4¾	+ 54	− 37	+130	5¾	5
8	Merri Merri ...	North Fitzroy ...	1885	100	63	34 2	29¼	30½	3¾	26¼	1¾	− 74	− 18	+107	5½	4½
9	Boundary	Clifton Hill ...	1885	66	43	36 5	31¼	29	2½	27	1¼	...	− 29	+351	2½	3
	Total Collingwood District ...	... ...	...	1,255	718	31 11	38	39	12¾	29¾	5	− 18	+ 2	+ 99	5½	...
	V.—Corio District.															
1	Geelong	Geelong ...	1846	192	110	31 4	45	45¼	18¼	37	10½	− 9	+11	+ 58	5	4
2	Southern Star ...	Geelong ...	1854	134	92	31 4	37¼	40½	13	26¾	3½	− 19	− 16	+ 37	4	3½
3	Ashby	Geelong West ...	1870	24	12	31 7	54¼	48	14½	...	...	...	...	...	4¾	4
4	Western	Colac	1881	38	8	33 2	28	31¾	1¾	26	3¼	−44	−34	+148	4¼	4
5	District Members ...	Geelong		2	2	30 4	...	61	5½	55	3	...	...	...	0	3
	Total Corio District ...	... ...		390	224	31 5	41	42½	14½	31	6	−14	+ 1	+ 66	4½	...
	VI.—Hamilton District.															
1	Princess Alice ...	Hamilton ...	1862	91	53	33 11	36¼	34½	8	28¾	3½	−60	− 9	+204	5½	5
2	Princess Alexandra ...	Penshurst ...	1864	44	20	31 2	35¼	36¼	11½	29	5¾	−12	−19	+107	4¼	3½
3	Duke of Edinburgh ...	Dunkeld ...	1868	19	1	30 4	33¼	34¼	8½	29¼	6	...	...	...	4¾	4½
4	Coleraine	Coleraine ...	1868	54	31	32 8	30¾	34	8½	29¼	4½	−61	− 8	+ 83	1¼	3
5	Byaduk	Byaduk ...	1868	8	5	30 4	43¼	51	16¾	27¾	7½	...	...	...	1	3
6	Marquis of Lorne ...	Casterton ...	1872	66	32	32 4	31½	34½	8¼	29	4½	−47	−68	+119	4¾	4½
7	Border	Apsley	1888	63	...	30 4	...	29	2	24½	1½	...	...	...	0	3
8	Goroke	Goroke	1889	15	9	40 9	...	29½	1¼	...	...	...	...	...	0	3
	Total Hamilton District ...	... ...		360	151	32 6	34	33¾	7½	28¾	4½	−46	−26	+135	3¼	...
	VII.—Ovens and Murray District.															
1	Beechworth ...	Beechworth ...	1861	124	69	32 4	38	38¼	12½	28	5¼	−51	− 2	+ 83	3½	3
2	Stanley	Stanley	1862	64	26	32 10	40¾	39	12¼	30¾	8¼	−50	−17	− 26	4¼	4
3	Yackandandah ...	Yackandandah ...	1863	40	25	35 4	47¼	36	7¾	...	...	...	+96	...	6¾	5½
4	Prince of Wales ...	Wandiligong ...	1865	111	82	31 1	37¾	41½	14½	28¾	6¼	−14	−14	+ 38	4	4
5	Mansfield	Mansfield ...	1866	86	31	33 5	34¾	33½	7½	32½	6¼	−72	+77	− 39	5½	5
6	El Dorado	El Dorado ...	1867	21	17	32 0	44¼	48¾	17½	32	8	...	...	...	3½	3
7	Seymour	Seymour ...	1870	73	13	33 2	31	33	7	27¾	3¼	+12	−10	+358	4¼	4
8	Avenel	Avenel	1872	24	4	36 1	37¾	35½	6¾	36¾	10½	...	...	...	5¼	4½
9	Goulburn Valley ...	Nagambie ...	1873	47	14	34 4	32¼	31¾	5¾	25½	2½	+55	− 52	+122	6¾	5
10	Wunghnu	Wunghnu ...	1882	6	4	35 5	28½	32¾	6¾	30	3½	...	...	...	2¼	3
11	Numurkah	Numurkah ...	1882	49	29	34 0	29	32	5¼	28	2½	− 1	−29	+275	3½	3
12	Junction	Wangaratta ...	1882	50	23	36 6	29	31¾	4¼	27¼	2½	+ 4	−42	+371	2½	3
13	Myrtleford ...	Myrtleford ...	1884	22	16	34 1	26½	33¾	5	25½	2¼	...	...	...	0½	3
14	Corryong	Corryong ...	1884	49	6	35 6	27½	29	3½	28¼	2½	−38	−36	+153	1¾	3
15	Moira	Shepparton ...	1885	19	13	36 11	...	29¾	2½	27½	1½	...	...	...	0	3
16	Yarrawonga ...	Yarrawonga ...	1886	45	10	37 0	...	29¾	3	27¾	1¾	...	...	...	2½	3
17	District Members ...	Beechworth ...	...	3	...	30 4	...	58¾	11½	...	...	...	...	...	0	3
	Total Ovens and Murray District ...	... ...		833	382	33 8	35	35½	8¾	28	3¼	−27	− 4	+161	3½	...
	VIII.—Port Fairy District.															
1	Prince Albert ...	Port Fairy ...	1848	91	45	31 6	43½	43¼	14½	32½	8¼	+37	+37	+ 45	5¾	5
2	Prince of Wales ...	Portland ...	1860	57	26	31 9	38¾	39¾	12¾	33¾	8¾	− 24	+54	+ 31	5¼	4½
3	Villiers	Yambuk ...	1863	26	13	30 4	39	41	16¼	29	5¾	...	...	...	5	4½
4	Prince Alfred ...	Koroit	1868	53	14	35 2	34	36¾	11	30½	5¾	+13	+91	+138	5	4½
5	Macarthur	Macarthur ...	1876	10	7	30 4	36¼	40½	13	...	...	...	...	...	3½	3
6	Farmers' Rest ...	Broadwater ...	1888	28	8	30 4	...	28	2¼	...	...	...	...	...	0	3
	Total Port Fairy District ...	... ...		265	113	32 0	39¼	39¼	12¼	31¼	6¾	+17	+52	+ 75	4½	...

Districts of the M.U.I.O.O.F. as at the 31st December, 1890—*continued.*

Liabilities.				Assets.								Capital per Member.	Surplus (+), Deficiency (−), per Member.	Ratio to Liabilities per £ of the—			No
Value of Benefits.	Value of Funeral Dues payable to District.	—	Total.	Value of Contributions.	Value of Sums at Death payable by District.	—	District Funeral Fund.	Capital.	Total.	Surplus.	Deficiency.			Value of Contributions.	Capital.	Assets.	
18	19	20	21	22	23	24	25	26	27	28	29	3	31	32	33	34	1
£	£	£	£	£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
9,107	1,675	...	10,782	4,195	1,746	...	4	9,620	15,565	4,783	...	46 9	+ 23 2	9 3	21 4	30 7	1
8,803	1,472	...	10,275	3,348	1,693	...	4	5,444	10,489	214	...	29 18	+ 1 4	7 10	12 8	20 6	2
7,279	1,440	...	8,719	3,428	1,547	...	4	6,375	11,354	2,635	...	35 16	+ 14 16	9 7	17 9	27 4	3
6,161	1,149	...	7,310	2,945	1,149	...	3	2,492	6,589	...	721	17 11	− 5 2	9 7	8 1	17 8	4
5,370	1,513	...	6,883	3,699	1,097	...	4	1,397	6,197	...	686	7 9	− 3 13	12 9	4 10	17 7	5
4,884	890	...	5,774	2,356	985	...	2	1,895	5,238	...	536	17 5	− 4 17	9 10	7 11	17 9	6
3,238	671	...	3,909	1,576	771	...	2	1,990	4,339	430	...	24 0	+ 5 4	10 1	12 8	22 9	7
2,962	809	...	3,771	2,396	515	...	2	399	3,312	...	459	4 0	− 4 12	14 9	2 5	17 2	8
2,987	534	...	3,521	2,396	650	...	2	197	3,245	...	276	3 0	− 4 4	16 8	1 5	18 1	9
										[8,062	2,678]						
50,791	10,153	...	60,944	26,339	10,153	...	27	29,809	66,328	5,384	...	23 15	+ 4 6	10 4	11 9	22 1	
10,433	2,010	...	12,443	3,955	2,121	...	57	6,731	12,864	421	...	35 1	+ 2 4	7 8	13 2	20 10	1
6,959	1,402	...	8,361	3,149	1,403	...	39	3,217	7,808	...	553	24 0	− 4 3	9 1	9 4	18 5	2
1,400	251	...	1,651	482	296	...	7	775	1,560	...	91	32 6	− 3 16	7 2	11 6	18 8	3
1,130	398	...	1,528	891	226	...	11	391	1,519	...	9	10 6	− 0 5	13 8	6 2	19 10	4
160	21	...	181	31	36	...	1	...	68	...	113	...	− 56 10	4 3	0 2	4 5	5
										[421	766]						
20,082	4,082	...	24,164	8,508	4,082	...	115	11,114	23,819	...	345	28 16	− 0 18	8 6	11 2	19 8	
2,888	717	...	3,605	2,007	532	...	4	3,422	5,965	2,360	...	37 12	+25 19	13 1	22 3	35 4	1
1,887	347	...	2,234	1,060	390	...	2	729	2,181	...	53	16 11	− 1 4	11 6	7 11	19 5	2
744	150	...	894	435	147	...	1	470	1,053	159	...	24 15	+ 8 7	11 8	12 7	24 3	3
2,715	426	...	3,141	1,644	452	...	2	769	2,867	...	274	14 5	− 5 1	12 3	5 9	18 0	4
547	63	...	610	164	113	...	...	174	451	...	159	21 15	−19 18	6 7	7 0	13 7	5
2,186	520	...	2,706	1,548	449	...	3	1,254	3,254	548	...	19 0	+ 8 6	13 8	11 2	24 10	6
3,013	496	...	3,509	1,912	605	...	3	80	2,600	...	909	1 5	−14 8	13 2	0 7	13 9	7
725	118	...	843	604	149	...	1	29	783	...	60	1 19	− 4 0	17 5	0 10	18 3	8
										[3,067	1,455]						
14,705	2,837	...	17,542	9,374	2,837	...	16	6,927	19,154	1,612	...	19 6	+ 4 10	12 9	9 5	22 2	
6,901	1,090	...	7,991	3,469	1,292	...	42	1,958	6,761	...	1,230	15 16	− 9 18	10 4	6 0	16 4	1
2,984	562	...	3,546	1,578	605	...	22	1,096	3,301	...	245	17 3	− 3 17	10 9	7 7	18 4	2
1,477	352	...	1,829	934	294	...	14	1,180	2,422	593	...	29 10	+14 17	12 2	15 7	27 9	3
5,451	975	...	6,426	2,430	1,108	...	38	1,804	5,380	...	1,046	16 5	− 9 8	9 2	6 11	16 1	4
3,116	756	...	3,872	2,071	564	...	29	705	3,369	...	503	8 4	− 5 17	12 6	4 5	16 11	5
1,420	185	...	1,605	480	304	...	7	880	1,671	66	...	41 18	+ 3 3	7 4	13 8	21 0	6
2,558	641	...	3,199	1,604	552	...	25	686	2,867	...	332	9 8	− 4 11	12 1	5 5	17 6	7
962	211	...	1,173	654	196	...	8	644	1,502	329	...	26 17	+13 14	13 5	13 4	26 9	8
1,360	413	...	1,773	1,059	346	...	16	544	1,965	192	...	11 11	+ 4 2	14 10	7 10	22 8	9
307	53	...	360	203	63	...	2	211	479	119	...	35 3	+19 17	13 8	14 4	28 0	10
1,844	431	...	2,275	1,266	371	...	17	385	2,039	...	236	7 17	− 4 16	13 3	4 3	17 6	11
1,863	439	...	2,302	1,389	373	...	17	463	2,242	...	60	9 5	− 1 4	14 5	5 0	19 5	12
1,152	193	...	1,345	703	240	...	7	176	1,126	...	219	8 0	− 9 19	12 9	3 4	16 1	13
1,625	431	...	2,056	1,287	327	...	17	263	1,894	...	162	5 7	− 3 6	14 11	3 3	18 2	14
927	167	...	1,094	691	190	...	6	15	902	...	192	0 16	−10 2	15 3	0 6	15 9	15
2,195	395	...	2,590	1,641	452	...	15	232	2,340	...	250	5 3	− 5 11	15 5	2 3	17 8	16
210	26	...	236	45	43	...	1	...	89	...	147	..	−49 0	4 8	0 1	4 9	17
										[1,299	4,622]						
36,352	7,320	...	43,672	21,504	7,320	...	283	11,242	40,349	...	3,323	13 17	− 4 0	11 10	6 4	18 2	
4,255	858	...	5,113	1,717	907	...	...	3,556	6,180	1,067	...	39 2	+11 15	8 2	16 11	25 1	1
2,535	537	...	3,072	1,251	465	...	...	2,510	4,226	1,154	...	44 0	+20 5	9 7	19 3	28 10	2
1,219	245	...	1,464	538	256	...	...	925	1,719	255	...	35 12	+ 9 16	8 11	15 4	24 3	3
2,397	500	...	2,897	1,262	471	...	...	685	2,418	...	479	12 18	− 9 1	10 5	5 8	16 1	4
572	94	...	666	253	122	...	...	225	600	...	66	22 10	− 6 12	9 4	8 3	17 7	5
1,336	264	...	1,600	857	277	...	...	12	1,146	...	454	0 9	−16 4	13 0	0 2	13 2	6
										[2,476	999						
12,314	2,498	...	14,812	5,878	2,498	...	...	7,913	16,289	1,477	...	29 17	+ 5 11	9 7	12 10	22 5	

(E.)—TABULAR SUMMARY of the Valuation of the Lodges and

No.	Branch.	Where Situated.	When Established.	Number of—		Average Annual Contribution per Member.	Average Age.		Average Duration of Membership.	Secessions.		Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866-70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.		Average Age.	Average Duration of Membership.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
						s. *d.*	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	%	%	%	%	%
	IX.—Port Phillip District.															
1	Australia Felix ...	Melbourne ...	1840	338	211	31 6	40¾	42¾	16¼	32½	8	− 8	− 5	+111	5¾	5
2	Melbourne ...	Melbourne ...	1845	257	136	32 0	39	40¼	14	33¼	8¼	+ 8	−15	+ 77	5¾	5
3	Victoria	Melbourne ...	1847	267	125	32 8	33¾	35¼	10	27½	3¾	−46	−22	+105	5½	5
4	Rose of England ...	Melbourne ...	1850	582	262	32 5	34½	34½	9	28¼	3¾	+15	+23	+ 78	5¾	5
5	Britannia	Melbourne ...	1851	321	180	31 0	36¼	39¾	13¾	31	6¼	+ 5	+30	+137	6	5
6	Hope of Richmond ...	Richmond ...	1852	191	115	31 10	38	39¼	12½	28¼	4½	− 1	+12	+141	5¾	5
7	Williamstown ...	Williamstown ...	1855	297	188	31 11	41¾	40¼	13¼	34	9	+24	+14	− 29	6	5
8	Rose of Brunswick ...	Brunswick ...	1856	307	169	33 10	36	34½	8	29½	3¾	−19	− 8	+ 77	4¼	4
9	Alliance	North Melbourne	1856	254	145	31 6	39½	40	12¾	29¾	5¼	+49	+25	+109	6¼	5
10	Cornucopia ...	Morang ...	1858	28	17	31 7	38¾	39¼	14¼	28¼	7	...	...	...	3¾	3½
11	Albion	East Brunswick ...	1858	168	91	31 3	34¾	36	12¾	27¾	4¼	−24	−21	+ 81	5¾	5
12	Yarra Yarra ...	Melbourne ...	1859	67	39	31 11	33¼	37¼	11½	28¾	5¼	−53	+24	+239	5½	5
13	Kilmore	Kilmore ...	1859	53	31	32 1	34	34¾	10½	33	7¼	−39	−28	+ 85	2½	3
14	Industry	Richmond ...	1860	423	275	32 9	36¾	37	10¾	30	4¾	−10	+21	+ 19	5¾	5
15	Carlton	Carlton	1860	111	79	32 5	35¼	36	10	28½	3¼	...	−45	+165	5¾	5
16	London	Carlton	1860	81	38	33 0	37	33¾	9½	29	4½	+27	+24	+228	5¾	5
17	Albert	Ascot Vale ...	1862	235	114	32 0	32	34	8½	29¾	5	−52	− 9	+106	5¼	5
18	Studley	Richmond ...	1862	105	56	32 11	36¼	34½	8¼	28¼	3¼	+55	− 5	+152	5¾	5
19	Gellibrand	Williamstown ...	1862	167	59	31 10	34¼	36¾	11¼	30½	5¼	−59	− 6	− 1	6¼	5
20	Benalla	Benalla	1862	108	56	35 11	30¾	31½	5	28¼	2¾	+33	−18	+351	5	4½
21	Rose of Denmark ...	Coburg	1863	88	44	34 3	36½	35½	9½	28½	3¾	−59	+ 7	+162	4	3
22	Heidelberg ...	Heidelberg ..	1865	64	28	31 9	35¾	38¼	13¼	32	8¼	+19	− 4	+ 77	4¾	4½
23	La Trobe	Sale	1866	88	47	32 3	38¼	39¼	11¾	31	4½	−55	−14	+ 57	5¼	4½
24	Mitchell	Bairnsdale ...	1866	95	39	33 7	35½	37	8¼	29½	4½	+ 3	−41	+252	7	5
25	Whittlesea ...	Whittlesea ...	1867	25	10	31 3	36	38¾	13	32¾	7½	...	...	...	2¾	3
26	Mount Pleasant ...	Alexandra ...	1867	45	17	34 2	37½	35½	9	31	4¾	−56	+73	+154	3¾	3
27	Romsey	Romsey ...	1868	34	9	34 1	34¾	31½	6¼	30½	4¼	−53	−37	+130	5	4½
28	Footscray	Footscray ...	1868	206	141	32 8	34½	34¼	7¼	29¾	3¾	+ 2	− 4	=	6¾	5
29	Diamond Creek ...	Diamond Creek ...	1870	43	16	33 8	34	33½	8¼	33	7¾	...	−21	+ 66	2½	3
30	Woodend	Woodend ...	1871	45	23	32 7	34¾	35	7½	31¼	5	−63	−56	+ 28	4½	4
31	Caledonia	Panton Hill ...	1872	18	10	32 3	32	35	10	29¼	5½	...	...	...	0	3
32	Omeo	Omeo	1873	33	20	36 3	34	35	6	27	2½	− 47	− 43	+443	3	3
33	Lancefield	Lancefield ...	1881	29	12	34 6	30	31¼	4¾	28	4¼	...	...	...	3¾	3½
34	Lindenow	Coongulmerang ...	1883	60	22	34 4	27¾	30¼	5¼	25¾	2½	− 23	+ 23	+ 90	½	3
35	Tambo	Bruthen ...	1883	53	9	34 6	30¾	33¼	4¾	28	3	...	− 44	+159	3	3
36	Yering	Yarra Flats ...	1883	56	...	34 7	27¼	29½	4	26	1¾	...	− 63	+ 78	1¼	3
37	Solway	Williamstown ...	1884	59	25	33 5	28¾	29¼	4¼	24½	2½	+ 16	− 38	+ 79	3¾	3
38	Doutta Galla ...	Newmarket ...	1885	155	97	34 1	32¼	30½	3¼	28¼	3¾	− 7	− 56	+139	4	4
39	Toongabbie ...	Toongabbie ...	1885	67	7	34 5	27¾	27	3½	27¾	2	...	+ 4	+107	½	3
40	Warragul	Warragul ...	1886	82	44	38 3	...	28½	2	27½	1½	...	...	...	1	3
41	Orbost	Orbost	1886	38	7	37 4	...	28¼	3	27	2	...	...	...	0	3
42	Bumberrah ...	Swan Reach ...	1886	14	...	34 1	...	25¾	3¾	23½	2¼	...	...	...	0	3
43	Traralgon	Traralgon ...	1887	24	11	35 5	...	28¼	2¾	27	1½	...	...	...	0	3
44	Heyfield	Heyfield ...	1887	10	...	39 5	...	27¾	2½	28½	1¾	...	...	...	0	3
45	Newport	Newport ...	1887	42	3	36 8	...	28½	1¾	26¼	1	...	...	...	0	3
46	Jubilee	Yarraville ...	1890	25	...	35 7	...	30	½	...	...	...	...	...	0	3
47	District Members ...	Melbourne ...	...	6	3	30 4	...	53½	5¾	45¼	2¼	...	...	...	0	3
	Total Port Phillip District ...	... ...	...	5,864	3,030	32 9	35¾	36	10	29¼	4½	− 9	+ 1	+102	4	...
	X.—South Melbourne District.															
1	Good Intent ...	Prahran ...	1854	294	187	32 0	37¾	37¾	11	29¾	5½	− 6	+ 24	+107	6	5
2	Olive Branch ...	St. Kilda ...	1855	125	86	31 9	41½	39½	12¾	27½	4	+ 23	− 21	+ 42	5¾	5
3	Emerald Hill ...	South Melbourne	1856	333	231	32 0	38¾	39½	11¼	32	6¼	− 9	+ 12	+100	6½	5
4	Prince of Wales ...	St. Kilda ...	1861	128	92	32 6	36	39	17½	31	6	− 23	− 12	+132	5¼	4½
5	Sandridge	Port Melbourne ...	1862	58	31	31 3	40	41¾	14¾	29¼	5	− 53	− 5	+210	3½	3
6	Toorak	Malvern ...	1862	128	51	32 3	35½	36	11½	29	6¾	− 3	− 41	+ 37	6½	5
7	Galatea	South Yarra ...	1868	132	75	31 11	34	36½	9¾	29	4	− 38	− 22	+281	6	5
8	Prince Alfred ...	Brighton ...	1870	109	50	34 2	32¼	32	5¾	27¼	3¼	− 39	+ 9	+184	5¼	4½
9	Minerva	South Melbourne	1872	114	73	32 6	34½	36¾	9	28¼	5	− 69	− 57	+ 90	5	4
10	Elsternwick ...	Elsternwick ...	1888	22	4	38 3	...	29	1½	28	1¼	...	...	...	0	3
11	Dunstan	Oakleigh ...	1890	4	...	35 9	...	36¼	½	...	...	...	...	...	0	3
12	Moorabbin	Brighton ...	1890	10	7	36 0	...	33¼	½	...	...	...	...	...	0	3
	Total South Melbourne District ...	... ...	...	1,457	887	32 4	37¼	37¾	11	29½	5	− 17	− 4	+120	5¼	...

Districts of the M.U.I.O.O.F. as at the 31st December, 1890—*continued.*

Liabilities.				Assets.						Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Ratio to Liabilities per £ of the—			No.
Value of Benefits.	Value of Funeral Dues payable to District.	Value of Sickness Dues payable to District.	Total.	Value of Contributions.	Value of Sums at Death payable by District.	Value of Permanent Sick Pay payable by District.	District Funeral Fund.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	1
£	£	£	£	£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
14,187	2,728	...	16,915	6,450	2,961	...	...	14,671	24,082	7,167	...	43 8	+21 4	9 3	21 0	30 3	1
9,947	2,074	...	12,021	5,119	2,190	...	...	13,771	21,080	9,059	...	53 12	+35 5	10 5	28 0	38 5	2
8,622	2,155	...	10,777	5,624	1,941	...	...	4,354	11,919	1,142	...	16 6	+ 4 6	12 9	9 10	22 7	3
20,152	4,697	...	24,849	12,190	4,165	...	...	4,828	21,183	...	3,666	8 6	- 6 6	11 9	4 8	16 5	4
13,553	2,590	...	16,143	6,227	2,657	...	...	8,627	17,511	1,368	...	26 18	+ 4 5	9 3	12 9	22 0	5
7,296	1,541	...	8,837	3,809	1,518	...	...	5,887	11,214	2,377	...	30 16	+12 9	10 5	16 1	26 6	6
13,185	2,397	...	15,582	6,212	2,828	...	...	5,167	14,207	...	1,375	17 8	- 4 13	9 9	8 1	17 10	7
11,784	2,478	...	14,262	7,633	2,295	...	...	2,251	12,179	...	2,083	7 7	- 6 16	12 9	3 9	16 6	8
11,193	2,050	...	13,243	4,980	2,405	...	...	7,451	14,836	1,593	...	29 7	+ 6 5	9 2	13 9	22 11	9
1,497	226	...	1,723	699	314	...	...	487	1,500	...	223	17 8	- 7 19	9 11	6 11	16 10	10
5,849	1,356	...	7,205	3,489	1,212	...	...	1,103	5,804	...	1,401	6 11	- 8 7	11 8	3 8	15 4	11
2,562	541	...	3,103	1,382	432	...	...	906	2,720	...	383	13 10	- 5 14	10 4	6 10	17 2	12
2,480	428	...	2,908	1,488	460	...	...	2,443	43.91	1,483	...	46 2	+28 0	12 2	19 11	32 1	13
16,810	3,414	...	20,224	9,218	3,228	...	...	5,851	18,297	...	1,927	13 17	- 4 11	10 10	6 11	17 9	14
3,671	896	...	4,567	2,133	794	...	...	2,212	5,139	572	...	19 19	+ 5 3	11 4	11 9	23 1	15
3,102	654	...	3,756	1,735	644	...	...	1,193	3,572	...	184	14 15	- 2 5	11 2	7 8	18 10	16
7,841	1,896	...	9,737	5,385	1,530	...	...	2,208	9,123	...	614	9 8	- 2 12	13 1	5 5	18 6	17
3,573	847	...	4,420	2,244	844	...	...	1,338	4,426	6	...	12 15	+ 0 1	12 7	7 6	20 1	18
6,322	1,348	...	7,670	3,685	1,228	...	...	1,648	6,561	...	1,109	9 17	- 6 13	11 5	5 2	16 7	19
2,905	871	...	3,776	2,391	583	...	...	1,248	4,222	446	...	11 11	+ 4 3	15 0	7 10	22 10	20
4,430	710	...	5,140	2,638	833	...	...	700	4,171	...	969	7 19	-11 0	12 3	3 3	15 6	21
2,628	516	...	3,144	1,369	584	...	...	1,462	3.415	271	...	22 17	+ 4 5	10 9	11 5	22 2	22
3,746	710	...	4,456	2,014	751	...	...	2,060	4,825	369	....	23 8	+ 4 4	10 11	11 1	22 0	23
3,194	767	...	3,961	2,057	687	...	...	1,989	4,733	772	...	20 19	+ 8 3	12 7	12 2	24 9	24
1,438	202	...	1,640	669	299	...	...	122	1,090	...	550	4 18	-22 0	10 0	1 10	11 10	25
2,576	363	...	2,939	1,354	451	...	...	138	1,943	...	996	3 1	-22 3	10 11	1 1	12 0	26
1,171	274	...	1,445	909	242	...	...	478	1,629	184	...	14 1	+ 5 8	15 2	7 11	23 1	27
6,987	1,662	...	8,649	4,609	1,437	...	...	1,715	7,761	...	888	8 7	- 4 6	12 10	4 9	17 7	28
2,102	347	...	2,449	1,290	415	...	...	181	1,886	...	563	4 4	-13 2	12 8	1 10	14 6	29
1,884	363	...	2,247	1,174	388	...	...	752	2,314	67	...	16 14	+ 1 10	12 8	8 1	20 9	30
968	145	...	1,113	534	200	...	...	98	832	...	281	5 9	-15 12	11 8	2 2	13 10	31
1,668	266	...	1,934	1,061	341	...	...	547	1,949	15	...	16 12	+ 0 9	13 4	6 10	20 2	32
1,301	234	...	1,535	900	269	...	...	317	1,486	...	49	10 19	- 1 14	14 3	5 0	19 3	33
3,082	484	...	3,566	1,894	562	...	...	234	2,690	...	876	3 18	-14 12	12 7	1 7	14 2	34
2,591	429	...	3,020	1,642	535	...	...	291	2,468	...	552	5 10	-10 8	13 3	2 4	15 7	35
2,317	452	...	2,769	1,799	476	...	...	360	2,635	...	134	6 9	- 2 8	15 8	3 2	18 10	36
2,532	476	...	3,008	1,708	595	...	...	296	2,599	...	409	5 0	- 6 19	14 2	2 6	16 8	37
5,253	1,251	...	6,504	3,975	1,065	...	...	763	5,803	...	701	4 18	- 4 10	14 7	2 10	17 5	38
2,860	541	...	3,401	2,175	590	...	...	215	2,980	...	421	3 4	- 6 6	15 6	1 6	17 0	39
3,915	662	...	4,577	3,129	803	...	...	351	4,283	...	294	4 6	- 3 12	16 7	1 10	18 5	40
1,808	307	...	2,115	1,418	371	...	...	220	2,009	...	106	5 16	- 2 16	16 3	2 6	18 9	41
634	113	...	747	493	127	...	...	25	645	...	102	1 16	- 7 6	15 11	0 10	16 9	42
1,135	194	...	1,329	860	232	...	...	121	1,213	...	116	5 1	- 4 17	15 8	2 3	17 11	43
469	81	...	550	395	94	...	...	35	524	...	26	3 10	- 2 12	17 4	1 7	18 11	44
2,014	339	...	2,353	1,529	412	...	...	16	1,957	...	396	0 8	- 9 9	15 9	0 2	15 11	45
1,225	202	...	1,427	876	248	...	...	34	1,158	...	269	1 7	-10 15	14 10	0 7	15 5	46
430	48	...	478	115	89	...	...	...	204	...	274	...	-45 13	5 11	...	5 11	47
230,889	47,325	...	278,214	134,679	47,325	...	...	101,164	283,168	[26,891 4,954	21,937] ...	17 5	+ 0 17	11 8	8 9	20 5	
11,925	2,345	...	14,270	5,956	2,214	...	3	6,2 7	14,460	190	...	21 8	+ 0 13	9 11	10 5	20 4	1
4,938	997	...	5,935	2,482	1,085	...	1	3,331	6,899	964	...	26 13	+ 7 14	10 3	13 9	24 0	2
13,758	2,656	...	16,414	6,891	2,775	...	3	4,034	13,703	...	2,711	12 2	- 8 3	10 1	5 11	16 0	3
5,387	1,021	...	6,408	2,878	1,079	...	1	5,392	9,350	2,942	...	42 3	+23 0	10 10	20 3	31 1	4
3,371	463	...	3,834	1,434	666	...	1	538	2,639	...	1,195	9 6	-20 12	9 1	3 5	12 6	5
4,482	1,021	...	5,503	2,760	970	...	1	2,629	6,360	857	...	20 11	+ 6 14	12 2	11 7	23 9	6
4,306	1,053	...	5,359	2,722	885	...	2	1,830	5,439	80	...	13 17	+ 0 12	12 2	8 2	20 4	7
3,478	869	...	4,347	2,603	665	...	1	661	3,930	...	417	6 1	- 3 17	14 2	3 7	17 9	8
4,661	910	...	5,571	2,907	913	...	1	1,723	5,544	...	27	15 2	- 0 5	12 6	7 5	19 11	9
1,059	176	...	1,235	836	219	...	...	53	1,108	...	127	2 8	- 5 15	16 6	1 0	17 6	10
216	32	...	248	130	44	...	...	13	187	...	61	3 5	-15 5	12 9	1 3	14 0	11
521	80	...	601	339	108	...	...	6	453	...	148	0 12	-14 16	13 9	0 3	14 0	12
58,102	11,623	...	69,725	31,938	11,623	...	14	26,497	70,072	[5,033 347	4,686] ...	18 4	+ 0 5	11 0	9 2	20 2	

F.S.—*c.*

(E.)—TABULAR SUMMARY of the Valuation of the Lodges and

No.	Branch.	Where Situated.	When Established.	Number of— Members.	Number of— Wives.	Average Annual Contribution per Member.	Average Age. Beginning of Quinquennium.	Average Age. End of Quinquennium.	Average Duration of Membership.	Secessions. Average Age.	Secessions. Average Duration of Membership.	Experience during Quinquennium greater (+) or less (-) than, or equal to (=), that of the M.U., England, 1866-70. Mortality.	Sickness.	Secessions.	Rate of Interest. Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
						s. *d.*	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	%	%	%	%	%
	XI.—Talbot District.															
1	Clunes	Clunes	1859	195	135	31 6	40	40¾	14¼	33¾	7	+ 23	+ 97	+ 97	6½	5
2	Talbot	Talbot	1861	89	52	30 9	43	44	16¼	31½	7¼	+ 21	+ 44	+ 30	3¾	3½
3	Alexandra	Majorca ...	1864	40	24	31 11	42½	42	14½	30	5	+ 29	- 12	+131	3¼	3
4	Avoca	Avoca	1864	51	44	32 1	38¼	42¼	14¾	31¾	6¾	+ 41	+ 26	+ 67	5½	5
5	Carisbrook... ...	Carisbrook ...	1869	38	27	34 10	41¼	36	8¾	28¾	2¾	+ 36	+ 57	+252	6	5
	Total Talbot District		...	413	282	31 9	40¾	41¼	14¼	31½	5½	+ 26	+ 61	+109	5	...
	XII.—Warrnambool District.															
1	Victoria	Warrnambool ...	1860	158	117	31 6	42½	43¾	16¼	32¼	6¾	- 35	+ 27	+130	3	4
2	Woodford	Woodford ...	1868	66	37	31 6	30¼	34¼	11¼	28	5¾	+ 12	+ 36	+130	5¼	4½
3	Allansford	Allansford ...	1869	17	5	31 11	29½	39¼	12¾	27¾	4¾	...	...	...	4¼	4
4	Garvoc	Panmure ...	1871	37	16	31 4	32	36¼	11¼	27¾	6	...	+109	+ 30	3	3
5	Mortlake	Mortlake ...	1889	23	8	40 6	...	29½	1¼	...	...	...	...	...	0	3
	Total Warrnambool District		...	301	183	32 2	36¼	39¼	12¼	29½	6	- 33	+ 37	+112	3¾	...
	XIII.—Wimmera District.															
1	Ararat	Ararat	1860	57	39	32 3	37¾	40½	12½	35¼	9¾	+ 47	- 10	+ 53	5	4½
2	Pleasant Creek ...	Stawell	1863	115	66	39 0	42¼	44¼	15¾	35½	7¼	+ 28	+ 44	+ 82	5¾	5
3	Horsham	Horsham ...	1866	39	21	34 0	38¼	41¼	10¾	31½	6	- 19	+ 44	+204	6¾	5
4	Stawell	Stawell ...	1874	80	43	33 9	37¼	37¾	9¼	28½	4½	- 54	- 62	+ 86	4	3½
5	Dimboola	Dimboola ...	1877	54	30	35 11	36¾	35¼	6	28½	3½	...	- 73	+202	3¾	3½
6	Nhill	Nhill	1883	63	43	39 9	32	34¼	3¾	29¾	2¼	- 47	- 52	+356	4¼	4
7	Kaniva	Kaniva	1885	37	22	39 10	29	32	3½	29¼	1¾	- 41	- 79	+156	1¾	3
8	Warracknabeal ...	Warracknabeal ...	1887	36	12	39 0	...	28¾	2	28¾	1¾	...	...	...	¾	3
9	Rupanyup	Rupanyup ...	1889	10	5	36 5	...	32½	1½	23¾	1	...	...	...	0	3
10	Mildura	Mildura ...	1890	47	...	39 9	...	28½	½	...	...	...	...	...	0	3
	Total Wimmera District ...	... ...	...	538	281	37 0	38¼	37¼	8¼	30¼	3¾	- 13	- 7	+179	4	...
	XIV.—Yarra Yarra District.															
1	Boroondara ...	Hawthorn ...	1859	225	160	31 10	35¾	36¾	11¼	32½	6¼	- 76	+ 10	+ 55	6¼	5
2	Kew	Kew	1863	192	115	32 5	35½	35½	9¾	29	3¾	- 7	- 42	+ 95	6¼	5
3	Camberwell ...	Camberwell ...	1864	65	39	31 10	35¾	36	12	31½	5¾	- 41	- 20	+ 72	4¼	3½
4	Nunawading ...	Mitcham ...	1876	62	17	33 4	29¼	32¼	7	27¼	3¼	+ 17	- 4	+244	3¾	3
5	Balwyn	Balwyn	1883	33	13	32 5	25¼	30¼	5	24¾	3¼	...	- 44	+131	3	3
6	Box Hill	Box Hill ...	1884	60	14	36 1	27¾	31¾	3¼	27¼	2	+ 25	- 47	+217	1¼	3
7	Lilydale	Lilydale ...	1885	89	27	36 9	25½	29½	3½	26¾	2	- 3	- 28	+268	1¾	3
8	Healesville... ...	Healesville ...	1887	26	11	38 10	...	29	2¼	27¼	1½	...	...	...	0	3
9	Ringwood	Ringwood ...	1887	31	3	35 6	...	27½	2½	24¾	1¼	...	...	...	0	3
10	Doncaster	Doncaster ...	1889	18	...	37 7	...	27¼	1¼	27½	¾	...	...	...	0	3
11	Surrey Hills ...	Surrey Hills ...	1889	32	6	39 5	...	29¾	1¼	27	¾	...	...	...	0	3
	Total Yarra Yarra District ...	... ...	...	833	405	33 8	...	33¾	7¾	28	3¼	- 32	- 18	+144	3¼	...

Districts of the M.U.I.O.O.F., as at the 31st December, 1890—*continued.*

Liabilities.				Assets.						Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Ratio to Liabilities per £ of the—			No.
Value of Benefits.	Value of Funeral Dues payable to District.	Value of Sickness Dues payable to District.	Total.	Value of Contributions.	Value of Sums at Death payable by District.	Value of Sick Pay payable by District.	District Funeral Fund.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	1
£	£	£	£	£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
8,861	1,987	7,564	18,412	3,922	1,800	7,061	63	1,818	14,664	...	3,748	9 6	−19 4	8 3	3 11	12 2	1
5,245	907	3,453	9,605	1,966	1,087	4,158	29	693	7,933	...	1,672	7 16	−18 16	9 0	3 4	12 4	2
2,315	408	1,552	4,275	987	502	1,813	13	390	3,705	...	570	9 15	−14 5	10 1	4 1	14 2	3
2,274	520	1,978	4,772	1,010	497	1,777	16	153	3,453	...	1,319	3 0	−25 17	8 1	1 5	9 6	4
1,535	387	1,474	3,396	847	323	1,212	12	149	2,543	...	853	3 18	−22 9	9 1	1 9	10 10	5
20,230	4,209	16,021	40,460	8,732	4,209	16,021	133	3,203	32,298	...	8,162	8 2	−19 15	8 8	3 4	12 0	
8,484	1,548	...	10,032	3,413	1,674	...	...	2,897	7,984	...	2,048	18 7	−12 19	8 2	6 11	15 1	1
2,537	647	...	3,184	1,517	497	...	...	631	2,645	...	539	9 11	− 8 3	11 4	4 8	16 0	2
818	167	...	985	410	170	...	...	592	1,172	187	...	34 16	+11 0	10 1	14 6	24 7	3
2,135	363	...	2,498	1,045	380	...	...	173	1,598	...	900	4 14	−24 6	9 10	1 8	11 6	4
1,112	225	...	1,337	922	229	...	...	47	1,198	...	139	2 1	− 6 1	16 8	0 10	17 6	5
15,086	2,950	...	18,036	7,307	2,950	...	...	4340	14,597	[187 ...	3,626] 3,439	14 8	−11 9	9 8	5 9	15 5	
2,489	536	...	3,025	1,217	556	...	...	2,331	4,104	1,079	...	40 18	+18 19	9 10	18 11	28 9	1
5,602	1,082	...	6,684	2,666	1,138	...	...	537	4,341	...	2,343	4 13	−20 7	9 7	1 11	11 6	3
1,671	367	...	2,038	836	318	...	...	1,054	2.208	170	...	27 1	+ 4 7	9 9	12 3	22 0	2
3,764	753	...	4,517	2,224	777	...	..	799	3,800	...	717	10 0	− 8 19	11 11	4 3	16 2	4
2,348	508	...	2,856	1,594	480	...	...	508	2,582	...	274	9 8	− 5 1	13 5	4 3	17 8	5
2,530	593	...	3,123	1,946	519	...	...	518	2,983	...	140	8 4	− 2 4	14 11	4 0	18 11	6
1,747	348	...	2,095	1,340	357	...	...	323	2,020	...	75	8 15	− 2 1	15 5	3 9	19 2	7
1,734	339	...	2,073	1,387	357	...	...	155	1,899	...	174	4 6	− 4 17	16 2	1 10	18 0	8
518	94	...	612	347	108	...	...	28	483	...	129	2 16	−12 18	13 9	1 1	14 10	9
2,231	442	...	2,673	1,867	452	...	...	58	2,377	...	296	1 5	− 6 6	16 10	0 6	17 4	10
24,634	5,062	...	29,696	15,424	5,062	...	...	6,311	26,797	[1,249 ...	4,148] 2,899	11 15	− 5 8	12 6	5 2	17 8	
8,855	1,884	...	10,739	4,953	1,641	...	7	5,161	11,762	1,023	...	22 19	+ 4 11	10 11	11 4	22 3	1
6,193	1,608	...	7,801	4,009	1,321	...	6	3,100	8,436	635	...	16 3	+ 3 6	12 5	9 7	22 0	2
3,045	544	...	3,589	1,662	602	...	2	1,026	3,292	...	297	15 16	− 4 11	11 2	6 10	18 0	3
2,988	519	...	3,507	1,870	622	...	2	505	2,999	...	508	8 3	− 8 4	13 0	3 6	16 6	4
1,511	276	...	1,787	987	309	...	1	253	1,550	...	237	7 13	− 7 4	13 4	3 5	16 9	5
2,891	502	...	3,393	1,965	630	...	2	283	2,880	...	513	4 14	− 8 11	14 3	2 1	16 4	6
3,995	745	...	4,740	3,021	811	...	3	501	4,336	...	404	5 13	− 4 11	15 5	2 7	18 0	7
1,251	218	...	1,469	1,005	257	...	1	101	1,364	...	105	3 18	− 4 1	16 7	1 8	18 3	8
1,456	260	...	1,716	1,111	298	...	1	25	1,435	...	281	0 16	− 9 1	15 8	0 4	16 0	9
838	151	...	989	685	169	...	1	44	899	...	90	2 9	− 5 0	16 9	1 1	17 10	10
1,552	268	...	1,820	1,245	315	...	1	32	1,593	...	227	1 0	− 7 2	16 7	0 5	17 0	11
34,575	6,975	...	41,550	22,513	6,975	..	27	11,031	40,546	[1,658 ...	2,662] 1,004	13 5	− 1 4	13 0	6 5	19 5	

(F.)—THE RESULTS of the Second and Third Valuations of the

No.	District.	Date of Valuation.	Increase of 1890 over 1885 Valuation (*a*), Decrease (*b*).	Number of— Members.	Number of— Wives.	Average Annual Contribution per Member.	Average Age. Beginning of Quinquennium.	Average Age. End of Quinquennium.	Average Duration of Membership.	Secessions. Average Age.	Secessions. Average Duration of Membership.	Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866-70. Mortality.	Sickness.	Secessions.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
						s. d.	yrs.	yrs.	yrs.	yrs.	yrs.	%	%	%
I.	Ballarat ...	31st Dec., 1885	...	1,334	865	30 4	...	39¾	12	31½	6¼	−14	+24	+ 56
		31st Dec., 1890	...	1,465	907	32 0	...	40½	13¼	30¼	5¼	−32	+21	+ 72
		... ...	(*a*)	131	42	1 8	...	¾	1¼	...	...	...	...	16
		... ...	(*b*)	...	...	...	...	...	...	1¼	1	18	3	...
II.	Bendigo	31st Dec., 1885	...	2,060	1,242	30 4	...	37¼	10¾	30¼	5½	−16	+27	+ 42
		31st Dec., 1890	...	2,416	1,341	32 3	...	37	11¼	29½	5½	+19	+34	+ 41
		... ...	(*a*)	356	99	1 11	...	...	½	...	...	35	7	...
		... ...	(*b*)	...	...	...	...	¼	...	¾	...	...	...	1
III.	Castlemaine ...	31st Dec., 1885	...	1,552	981	30 4	...	39½	12¼	33¼	7¼	−31	+50	+ 63
		31st Dec., 1890	...	1,782	1,089	32 3	...	39¾	12½	30¼	5½	−13	+29	+ 67
		... ...	(*a*)	230	108	1 11	...	¼	¼	...	...	18	...	4
		... ...	(*b*)	...	...	...	...	...	...	3	1¾	...	21	...
IV.	Collingwood ...	31st Dec., 1885	...	1,164	681	28 4	...	38	11½	32	6¾	+11	+24	+39
		31st Dec., 1890	...	1,255	718	31 11	...	39	12¾	29¾	5	−18	+ 2	+ 99
		... ...	(*a*)	91	37	3 7	...	1	1¼	...	...	...	...	60
		... ...	(*b*)	...	...	...	...	...	...	2¼	1¾	29	22	...
V.	Corio	31st Dec., 1885	...	396	235	30 4	...	41	12¾	34	7½	−28	−27	+ 47
		31st Dec., 1890	...	390	224	31 5	...	42½	14½	31	6	−14	+ 1	+ 66
		... ...	(*a*)	...	...	1 1	...	1½	1¾	...	...	14	28	19
		... ...	(*b*)	6	11	...	...	...	...	3	½	...	...	...
VI.	Hamilton ...	31st Dec., 1885	...	240	133	30 4	...	34	7½	31½	6	=	−33	+201
		31st Dec., 1890	...	360	151	32 6	...	33¾	7½	28¾	4½	−46	−26	+135
		... ...	(*a*)	120	18	2 2	...	...	...	...	...	...	7	...
		... ...	(*b*)	...	...	...	...	¼	...	2¾	1½	46	...	66
VII.	Ovens and Murray	31st Dec., 1885	...	611	275	30 4	...	35	8	29¾	5	−43	−12	+120
		31st Dec., 1890	...	833	382	33 8	...	35½	8¾	28	3¼	−27	−4	+161
		... ...	(*a*)	222	107	3 4	...	½	¾	...	...	16	8	41
		... ...	(*b*)	...	...	...	...	...	...	1¾	1¾	...	...	...
VIII.	Port Fairy ...	31st Dec., 1885	...	235	120	30 4	...	39¼	11½	30¾	6¼	−26	−22	+209
		31st Dec., 1890	...	265	113	32 0	...	39¼	12¼	31¼	6¾	+17	+52	+ 75
		... ...	(*a*)	30	...	1 8	...	...	¾	½	½	43	74	...
		... ...	(*b*)	...	7	...	...	...	...	...	...	...	...	134
IX.	Port Phillip ...	31st Dec, 1885	...	5,244	2,917	30 4	...	35¾	9½	29¾	5¼	=	+ 5	+ 41
		31st Dec., 1890	...	5,864	3,030	32 9	...	36	10	29¼	4½	−9	+ 1	+102
		... ...	(*a*)	620	113	2 5	...	¼	½	...	...	...	...	61
		... ...	(*b*)	...	...	...	...	...	...	½	¾	9	4	...
X.	South Melbourne	31st Dec., 1885	...	1,261	838	30 4	...	37¼	10	31¼	6	−14	+ 1	+ 48
		31st Dec., 1890	...	1,457	887	32 4	...	37¾	11	29½	5	−17	− 4	+120
		... ...	(*a*)	196	49	2 0	...	½	1	...	...	...	...	72
		... ...	(*b*)	...	...	...	...	...	...	1¾	1	3	5	...
XI.	Talbot	31st Dec., 1885	...	404	293	30 4	...	40¾	13	33½	7¼	−14	+62	+ 47
		31st Dec., 1890	...	413	282	31 9	...	41¼	14¼	31½	5½	+26	+61	+109
		... ...	(*a*)	9	...	1 5	...	½	1¼	...	...	40	...	62
		... ...	(*b*)	...	11	...	...	...	...	2	1¾	...	1	...
XII.	Warrnambool ...	31st Dec., 1885	...	298	175	30 4	...	36¼	10½	30¾	7	−16	+46	+ 54
		31st Dec., 1890	...	301	183	32 2	...	39¼	12¼	29½	6	−33	+37	+112
		... ...	(*a*)	3	8	1 10	...	3	1¾	...	...	...	...	58
		... ...	(*b*)	...	...	...	...	...	...	1¼	1	17	9	...
XIII.	Wimmera ...	31st Dec., 1885	...	387	253	30 4	...	38¼	9	30½	4¾	− 5	− 3	+136
		31st Dec., 1890	...	538	281	37 0	...	37¼	8¼	30¼	3¾	−13	− 7	+179
		... ...	(*a*)	151	28	6 8	...	...	...	...	...	...	...	43
		... ...	(*b*)	...	...	...	...	1	¾	¼	1	8	4	...
...	The Whole Order	31st Dec., 1885	...	15,186	9,008	30 4	..	37¼	10	30¾	5¾	−11	+16	+58
		31st Dec., 1890	...	18,172	9,993	32 7	...	37½	11	29¼	4½	−11	+12	+97
		... ...	(*a*)	2,986	985	2 3	...	¼	1	...	...	...	...	39
		... ...	(*b*)	...	...	...	...	...	...	1½	1¼	...	4	...

Office of the Government Statist,

Melbourne, 4th March, 1892.

M.U.I.O.O.F. compared in the several Districts and the whole Order.

Rate of Interest.	Liabilities.	Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Ratio to Liabilities per £ of the —			Date of Valuation.	No.
Realized during Quinquennium.	Value of Benefits.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.		
16	17	18	19	20	21	22	23	24	25	26	27	3	1
%	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.		
5	58,995	27,132	30,703	57,835	...	1,160	23 0	− 0 17	9 3	10 5	19 8	1885	I.
5¼	65,711	31,244	39,307	70,551	4,840	...	26 17	+ 3 6	9 6	12 0	21 6	1890	
¼	6,716	4,112	8,604	12,716	6,000	...	3 17	4 3	0 3	1 7	1 10	(*a*)	
...	...	...	...	...	...	...	...	...	...	...	...	(*b*)	
4½	91,314	44,806	15,066	59,872	...	31,442	7 6	− 15 5	9 10	3 4	13 2	1885	II.
4½	110,724	55,875	17,060	72,935	...	37,789	7 1	− 15 13	10 1	3 1	13 2	1890	
...	19,410	11,069	1,994	13,063	...	6,347	...	0 8	0 3	...	...	(*a*)	
...	...	...	...	...	...	...	0 5	...	...	0 3	...	(*b*)	
4¼	72,416	33,094	22,501	55,595	...	16,821	14 10	− 10 17	9 2	6 3	15 5	1885	III.
4¾	85,886	41,129	27,641	68,770	...	17,116	15 10	− 9 12	9 7	6 5	16 0	1890	
½	13,470	8,035	5,140	13,175	...	295	1 0	...	0 5	0 2	0 7	(*a*)	
...	...	...	...	...	...	...	...	1 5	...	...	...	(*b*)	
6	45,921	21,065	22,242	43,307	...	2,614	19 2	− 2 5	9 2	9 9	18 11	1885	IV.
5½	50,791	26,339	29,836	56,175	5,384	...	23 15	+ 4 6	10 4	11 9	22 1	1890	
...	4,870	5,274	7,594	12,868	7,998	...	4 13	6 11	1 2	2 0	3 2	(*a*)	
½	...	...	...	...	...	...	...	...	...	...	...	(*b*)	
4¼	19,158	8,634	9,994	18,628	...	530	25 5	− 1 7	9 0	10 6	19 6	1885	V.
4½	20,082	8,508	11,229	19,737	...	345	28 16	− 0 18	8 6	11 2	19 8	1890	
¼	924	...	1,235	1,109	...	...	3 11	...	...	0 8	0 2	(*a*)	
...	...	126	...	...	...	185	...	0 9	0 6	...	...	(*b*)	
3¼	9,862	5,632	4,704	10,336	474	...	19 12	+ 2 0	11 5	9 7	21 0	1885	VI.
3¼	14,705	9,374	6,943	16,317	1,612	...	19 6	+ 4 10	12 9	9 5	22 2	1890	
...	4,843	3,742	2,239	5,981	1,138	...	...	2 10	1 4	...	1 2	(*a*)	
...	...	...	...	...	...	...	0 6	...	...	0 2	...	(*b*)	
3¾	29,481	15,622	8,034	23,656	...	5,825	13 3	− 9 11	10 8	5 6	16 2	1885	VII.
3½	36,352	21,504	11,525	33,029	...	3,323	13 17	− 4 0	11 10	6 4	18 2	1890	
...	6,871	5,882	3,491	9,373	...	...	0 14	...	1 2	0 10	2 0	(*a*)	
¼	...	...	...	...	...	2,502	...	5 11	...	...	...	(*b*)	
4½	9,813	4,623	6,630	11,253	1,440	...	28 4	+ 6 3	9 5	13 7	23 0	1885	VIII.
4½	12,314	5,878	7,913	13,791	1,477	...	29 17	+ 5 11	9 7	12 10	22 5	1890	
...	2,501	1,255	1,283	2,538	37	...	1 13	...	0 2	...	...	(*a*)	
...	...	...	...	...	...	...	...	0 12	...	0 9	0 7	(*b*)	
4½	206,939	110,630	76,840	187,470	...	19,469	14 13	− 3 14	10 9	7 5	18 2	1885	IX.
4	230,889	134,679	101,164	235,843	4,954	...	17 5	+ 0 17	11 8	8 9	20 5	1890	
...	23,950	24,049	24,324	48,373	24,423	...	2 12	4 11	0 11	1 4	2 3	(*a*)	
½	...	...	...	...	...	...	...	...	...	...	...	(*b*)	
5¾	47,334	25,214	18,520	43,734	...	3,600	14 14	− 2 17	10 8	7 10	18 6	1885	X.
5¼	58,102	31,938	26,511	58,449	347	...	18 4	+ 0 5	11 0	9 2	20 2	1890	
...	10,768	6,724	7,991	14,715	3,947	...	3 10	3 2	0 4	1 4	1 8	(*a*)	
½	...	...	...	...	...	...	...	...	...	...	...	(*b*)	
5½	18,270	7,928	4,011	11,939	...	6,331	9 19	− 15 13	8 8	4 5	13 1	1885	XI.
5	20,230	8,732	3,336	12,068	...	8,162	8 2	− 19 15	8 8	3 4	12 0	1890	
...	1,960	804	...	129	...	1,831	...	4 2	...	...	...	(*a*)	
½	...	...	675	...	...	...	1 17	...	...	1 1	1 1	(*b*)	
4	15,228	7,226	3,371	10,597	...	4,631	11 6	− 15 11	9 6	4 5	13 11	1885	XII.
3¾	15,086	7,307	4,340	11,647	...	3,439	14 8	− 11 9	9 8	5 9	15 5	1890	
...	...	81	969	1,050	...	...	3 2	...	0 2	1 4	1 6	(*a*)	
¼	142	...	...	...	...	1,192	...	4 2	...	...	...	(*b*)	
3¾	17,024	8,561	3,759	12,320	...	4,704	9 14	− 12 3	10 1	4 5	14 6	1885	XIII.
¼	24,634	15,424	6,311	21,735	...	2,899	11 15	− 5 8	12 6	5 2	17 8	1890	
4	7,610	6,863	2,552	9,415	...	...	2 1	...	2 5	0 9	3 2	(*a*)	
...	...	...	...	...	...	1,805	...	6 15	...	...	...	(*b*)	
4½	641,755	320,167	226,375	546,542	...	95,213	14 18	− 6 5	10 0	7 1	17 1	1885	Total.
4½	780,081	420,444	304,174	724,618	...	55,463	16 15	− 3 1	10 10	7 9	18 7	1890	
...	138,326	100,277	77,799	178,076	...	39,750	1 17	...	0 10	0 8	1 6	(*a*)	
...	...	...	...	...	...	...	...	3 4	...	...	...	(*b*)	

EVAN F. OWEN,

Actuary under *Friendly Societies Act* 1890.

APPENDIX B.

DECENNIAL EXPERIENCE OF FRIENDLY SOCIETIES.

M.U.I.O.O.F.: EXPERIENCE OF MORTALITY, SICKNESS, EXCLUSIONS, ETC., DURING THE TEN YEARS 1881–90.

APPENDIX B.

DECENNIAL EXPERIENCE OF FRIENDLY SOCIETIES.

Explanation of the Method Employed to Collect the Experience.

1. When describing, in 1880, the proper way to proceed to produce a trustworthy valuation, I pointed out that it was necessary to employ some suitable standard table of contingent monetary values, and to modify the results obtained thereby in particular cases according as the rates of sickness and mortality actually experienced by the members over a series of years bore a favorable or unfavorable comparison with the data whereon the valuation tables were based. Referring, in 1879, to a great majority of the English valuations as being made by persons who were not experts, Mr. Ludlow, the Chief Registrar, observed that, speaking generally, such valuations could only be considered as showing the bare arithmetical results derived from a direct application of the tables contained in the late Mr. Ratcliffe's Report of the Manchester Unity Experience, 1866–70. "There does not appear," he remarked, "to have been in most cases any attempt whatever made to ascertain to what extent those tables could properly be considered as fairly representing the future experience of any particular body." "It cannot be too prominently stated," he proceeds to say, "that the bare application of any set of tables to a particular society or branch can only be considered as the mere noting of the position of such society or branch by an arbitrary standard, which may or may not be a suitable one, and that the valuer's duty is always to take the necessary steps towards ascertaining, where practicable, how far this arbitrary standard of measurement is likely to prove applicable to the case before him."

In the valuation of a society or branch the results of the Standard Table should be modified according to the experience thereof.

2. The principle I laid down in 1880 as essential to a correct valuation I have been careful to adhere to in all the investigations subsequently undertaken, and in my report on each branch occurs the following statement to that effect:—"The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the branch." In the Annual Report of the Government Statist on Friendly Societies for 1880 examples of the valuations forms were given, and in that for 1881 an explanation of the manner in which the "actual" and "expected" rates of mortality, sickness and exclusions were obtained, whereby I was enabled to see where, to what extent, and in what direction it was necessary to modify the values derived in the first instance from the valuation tables. The cards, it was explained, whereon were recorded the year of birth of each member, the date and mode of his entry and exit, the number of weeks' sickness experienced at each rate of pay during each calendar year of his membership, &c., were arranged according to years of birth, and the number of members in the branch at the commencement of each year of the particular quinquennial period under examination, was entered in a properly-prepared form (C), together with the entries, exits, and sickness appertaining to such members during each year of the quinquennium. From the particulars given in Form C were obtained the sum of the number of members in the branch at each age at the commencement of each calendar year of the quinquennium, and the total entries and exits and the amount of sickness at each age during the course of the five years; it was, however, considered sufficiently accurate for the purpose of the modification just mentioned to abstract the aggregate number at risk at the quinquennial groups of ages, 16–20, 21–25, 26–30, &c., and the aggregate number of events (*i.e.*, of deaths, weeks of sickness, exclusions) which fell to the share of each group during the period under review. These were entered on Form Ca, and on a similar form (Cb) were entered the number of such events, obtained by calculation, which would have happened to the same number of persons, of similar age distribution, had their experience been in all respects the same as that of the members of the M.U.I.O.O.F. in England during 1866–70, as recorded by Mr. Henry Ratcliffe in his Supplementary Report for 1872. The ratio of the total number of deaths, &c., "actual" and "expected," to the aggregate number at risk during the five years at the respective group of ages gave severally the "actual" and "expected" rates of mortality, &c., and a comparison of these results showed the precise amount per cent. by which the rates of the branch were greater or less than those of the English experience, corresponding modification being thereupon made in the present values derived from the tables of the future contributions and claims.

This principle constantly adhered to.

Example and explanation of the Valuation Forms are given in Reports for 1880 and 1881.

"Actual" and "expected" rates, how obtained.

Taken in quinquennial age-groups.

3. In my Valuation Reports I have thought it sufficient to give a summary only of the results arrived at, either by placing the "actual" rates and the "expected" rates side by side, or by giving the percentage by which the actual rates were over or under the expected. The latter plan being that generally adopted, the former I have employed only on the two occasions when I had to give general summaries of the First

Their relation expressed in two ways.

Example of each.

and Second Quinquennial Valuations of all the Societies, in 1885 and 1889. In the case, for example, of the M.U.I.O.O.F., taken as a whole, the figures of the general tabular summary of the First and Second Quinquennial Valuations of all the Societies were given as under—(Rep., 1885, p. viii; Rep., 1889, p. viii):—

Valuation of—	Number of Members (M.U.).	Experience: Actual during Quinquennium, and Expected, according to the M.U. Table.—Average Annual Rate of—					
		Sickness per Member.		Mortality per 1,000 Members.		Exclusions per 1,000 Members.	
		Actual.	Expected.	Actual.	Expected.	Actual.	Expected.
		Weeks.	Weeks.				
1880	12,796	1·44	1·23	9·9	11·0	50·2	27·7
1885	15,186	1·54	1·33	10·3	11·5	43·2	27·4

4. The comparison of the actual with the expected rates for the Second and Third Valuations of the M.U.I.O.O.F. taken above are entered in the form following—(See p. 20, *ante*):—

Valuation of—	Number of Members (M.U.).	Experience during Quinquennium—Greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866–70.		
		Sickness.	Mortality.	Exclusions.
		%	%	%
1885	15,186	+ 16	− 11	+ 58
1890	18,172	+ 12	− 11	+ 97

Example of a Lodge in detail.

5. The rate in the Society, of mortality, for instance, is obtained directly from a comparison of the total deaths and "expected" deaths in all the Districts, with the total members subject to the risk therein; and similarly the rate in each District is derived from the sum of these factors in all the lodges it contains. In individual lodges, however, to obtain the deaths expected to occur, according to the death rates of the Standard Table, the English M.U., 1866–70, it is necessary to calculate the expected deaths at each age, or, in cases where a fair approximation alone is necessary, at each quinquennial age-group. The process, which has to be pursued with every lodge, is shown in the subjoined example, taken from the Third Quinquennial Valuation of the M.U.I.O.O.F.—(See App. A, p. 16; Tabular Summary, cols. 13, 14, 15, Lodge No. 4.)

Actual rates.

Sickness, Mortality, etc., experienced by the Loyal Rose of England Lodge, P.P.Dt., M.U., during 1886–90.—[Valuation Form Ca.]

Age.	Sum of Members at Beginning of each Year of Period.	Admitted during Quinquennium by—		Left during Quinquennium by—			Sickness experienced during the Quinquennium.	Aggregate Number during the Quinquennium subject to risk of—*	
		Initiation.	Clearance.	Death.	Clearance.	Arrears, &c.		Mortality.	Sickness.
	(a)	(b)	(c)	(d)	(e)	(f)	w. d.	$A + \frac{1}{2}(b + c - d - e - f)$.	$A - \frac{1}{2}(d + e + f)$.
16–20	131	74	...	3	...	10	202 2	$161\frac{1}{2}$	$124\frac{1}{2}$
21–25	582	123	27	4	10	55	620 3	$622\frac{1}{2}$	$547\frac{1}{2}$
26–30	743	84	26	6	18	64	497 2	754	699
31–35	463	17	10	2	6	23	271 5	461	$447\frac{1}{2}$
36–40	261	2	5	3	1	13	184 1	256	$252\frac{1}{2}$
41–45	151	...	2	3	...	5	171 1	148	147
46–50	149	...	...	5	...	2	197 4	$145\frac{1}{2}$	$145\frac{1}{2}$
51–55	150	...	...	5	...	1	528 3	147	147
56–60	122	...	...	2	...	...	681 5	121	121
61–65	70	...	...	2	1	1	495 2	68	68
66–70	29	...	...	2	...	...	453 1	28	28
71–75	2	...	...	...	...	...	70 3	2	2
76–80	...	...	...	...	...	...	...	...	...
81–85	4	...	...	1	...	...	177 4	$3\frac{1}{2}$	$3\frac{1}{2}$
16–85	2,857	300	70	38	36	174	4,552 0	2,918	2,733
Ratio to No. at risk				1·302%	...	5·963%	1·666	...	...

* See paragraphs 21, 22, *post*.

M.U. Experience, England, 1866–70, applied to the Loyal Rose of England Lodge, P.P.Dt., M.U., during 1886–90.—[Valuation Form Cb.]

Expected Rates: Comparison under both forms.

Age.	Mortality.			Exclusions.		Sickness.		
	Members subject to risk (years of life).	Mean Quinquennial Rate of English M.U. in 1866–70.	Expected Deaths.	Mean Quinquennial Rate of English M.U. in 1866–70.	Expected.	Members subject to risk (years of life).	Mean Quinquennial Rate of English M.U. in 1866–70.	Expected.
(1)	(2)	(3) %	(4) = (2) × (3)	(5) %	(6) = (2) × (5)	(7)	(8) Weeks.	(9) = (7) × (8) Weeks.
16–20	161½	·56	·90	4·36	7·04	124½	·66	82·2
21–25	622½	·67	4·17	5·29	32·93	547½	·75	410·6
26–30	754	·76	5·73	4·38	33·02	699	·83	580·2
31–35	461	·86	3·97	3·09	14·25	447½	·95	425·1
36–40	256	1·05	2·69	2·19	5·61	252½	1·10	277·8
41–45	148	1·26	1·87	1·42	2·10	147	1·35	198·5
46–50	145½	1·55	2·26	·87	1·27	145½	1·78	259·0
51–55	147	2·03	2·98	·61	·90	147	2·41	354·3
56–60	121	2·77	3·35	·48	·58	121	3·44	416·2
61–65	68	3·99	2·71	·38	·26	68	5·31	361·1
66–70	28	5·64	1·58	·26	·07	28	8·40	235·2
71–75	2	8·56	·17	·04	...	2	13·09	26·2
76–80	...	12·20	...	...	...	...	18·31	...
81–85	3½	17·23	·60	...	...	3½	24·02	84·1
16–85	2,918	...	32·98	...	98·03	2,733	...	3710·5
Ratio to No. at risk			1·130%	...	3·359%	... ...		1·358
From Valuation Return Ca — Actual Deaths, &c.			38	...	174	... ...		4,552·0
From Valuation Return Ca — Actual Rates ...			1·302%	...	5·963%	... ...		1·666
Actual Experience, expected = 100 ...			115	...	178	... ...		123
Actual Experience, greater (+), or less (−), than that of English M.U., 1866–70			+ 15%	...	+ 78%	... ...		+ 23%

Comparison of the Lodge rates, statement of.

6. In the case of this Lodge there was an excess, it will be noticed, of the "actual" over the "expected" experience in each particular, the exclusions being greater than in the English M.U. Society by 78 per cent. per annum, the mortality by 15 per cent., and the number of weeks' sickness by 23 per cent. per annum. Those figures enabled me to see, as I observed above, where, in what direction, and to what extent, it was necessary to modify the calculated values so as better to estimate the probable future income and outgo.

Decennial experience of Friendly Societies, how compiled.

7. In abstracting, for the first time in these colonies, the Decennial Experience of Friendly Societies, it was necessary to compile the information with the utmost attainable accuracy, and to ascertain, having regard to the rules of the particular society under examination, how many members there were during the period of observation who were subject to the risk of dying, and who were entitled to declare on the sick fund, respectively, and to bring together into separate groups all the members who, in passing through the successive calendar years of the quinquennium, 1886–90, passed also through the twelve months constituting the same year of age.

8. In the Third Report of the Government Statist on Friendly Societies, 1880, pp. xxi, xxii, specimens are given of "Returns C and D, to be made by the secretary of each Society or Branch for the information of the Valuer," "D" consisting of a Statement of the Funds, Receipts and Expenditure of the Branch in respect to the Sick and Funeral Fund during the five years preceding the year as at which the examination was to be made, and "C," whereon the secretary was directed to "Give the number of members in the Branch in the order of their years of birth, with particulars of the sickness, mortality, &c., experienced during each of the five years preceding the date of the valuation."

The Port Phillip District, M.U., treated as an individual lodge.

9. An example of such an experience table is given on pages 28 and 29, wherein is entered, as a practical illustration, particulars relating to the Port Phillip District for the latter half of the decennium 1881–90, the District being preferable to one of its lodges, on account of the greater number of members contained therein.

SICKNESS, MORTALITY, AND OTHER CONTINGENCIES EXPERIENCED DURING THE FIVE YEARS ENDED 31ST DECEMBER, 1890, IN THE PORT PHILLIP DISTRICT, M.U.I.O.O.F.

[VALUATION RETURN C.]

Year of Birth.	Number of Members at the beginning of each year. (*a*)					Number of Members at the end of 1890. * (*g*)	Number of Members admitted each year by—										Number of Members who left during each year by—																† Year of Birth.
							Initiation. (*b*)					Clearance. (*c*)					Death. (*d*)					Clearance. (*e*)					Arrears, Expulsion, or Resignation. (*f*)										
	1886.	1887.	1888.	1889.	1890.		1886.	1887.	1888.	1889.	1890.	1886.	1887.	1888.	1889.	1890.	1886.	1887.	1888.	1889.	1890.	1886.	1887.	1888.	1889.	1890.	1886.	1887.	1888.	1889.	1890.	
1874	...	...	...	...	...	15	...	...	...	...	15	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1874
3	...	...	...	...	5	30	...	...	...	...	24	...	...	...	...	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3
2	...	...	...	21	37	79	...	...	21	18	43	...	...	...	...	...	...	...	...	...	1	...	...	...	...	...	...	...	...	2	...	2
1	...	...	8	32	74	112	...	8	25	46	46	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	1	4	7	1
1870	...	15	26	71	114	143	15	13	49	46	43	...	1	1	3	3	...	1	...	...	...	...	1	2	2	4	...	1	3	4	13	1870
9	12	38	83	133	173	197	26	46	57	57	49	...	...	2	3	2	...	...	...	...	1	...	...	...	...	2	...	...	1	9	18	26	9
8	38	65	111	138	169	208	28	47	41	45	58	...	2	1	5	7	1	...	...	...	...	...	...	...	1	4	...	3	15	18	22	8
7	79	115	152	190	224	242	41	50	46	62	51	...	1	6	5	5	1	1	...	...	1	...	2	1	5	5	4	11	13	28	32	7
6	90	132	169	201	218	253	52	45	54	53	65	1	1	2	8	8	2	...	2	2	2	1	...	...	8	11	8	9	22	34	25	6
5	104	151	182	208	231	238	52	49	51	52	44	1	3	7	13	8	...	1	...	1	1	...	1	1	6	10	6	19	31	35	34	5
4	157	203	234	259	280	278	55	68	74	50	41	5	5	12	15	6	1	3	...	2	2	3	1	6	5	7	10	38	55	37	40	4
3	184	228	250	294	295	306	53	61	56	39	43	6	5	13	9	7	...	1	...	2	4	...	3	5	9	9	15	40	20	36	26	3
2	240	301	302	322	335	340	74	42	55	44	38	7	5	12	15	16	1	1	2	...	3	6	6	13	4	14	13	39	32	42	32	2
1	206	246	275	294	306	307	59	48	41	39	34	12	14	13	12	8	...	...	2	2	2	8	7	4	5	9	23	26	29	32	30	1
1860	244	289	300	320	343	348	57	49	44	49	26	11	9	11	13	20	...	2	2	3	1	4	7	6	10	9	19	38	27	26	31	1860
9	252	287	294	316	325	304	49	35	44	28	17	8	9	8	12	9	1	4	1	2	6	4	9	4	9	15	17	24	25	20	26	9
8	230	243	259	251	242	231	38	36	21	11	12	2	13	4	5	6	2	...	1	...	3	2	7	4	3	5	23	26	28	22	21	8
7	226	255	260	248	246	240	44	31	11	12	20	7	8	11	14	4	1	3	3	1	2	3	7	8	9	6	18	24	23	18	22	7
6	223	234	235	226	220	214	27	18	16	16	12	12	8	6	7	7	1	2	2	4	2	9	5	6	7	4	18	18	23	18	19	6
5	197	203	209	221	211	200	17	20	22	8	6	4	10	11	5	6	1	...	...	3	2	3	10	6	4	5	11	14	15	16	16	5
4	181	184	188	193	201	191	14	16	8	13	7	3	7	5	9	2	1	1	...	1	2	2	5	...	4	3	11	13	8	9	14	4
3	152	155	157	167	160	149	12	12	16	1	1	5	2	5	2	4	1	2	1	...	1	1	4	3	1	4	12	6	7	9	11	3
2	155	156	171	162	157	137	12	18	8	4	...	3	5	6	3	2	...	1	3	...	3	5	...	5	6	5	9	7	15	6	14	2
1	127	130	136	128	119	111	13	9	3	...	...	1	5	2	2	6	1	...	2	2	1	2	1	3	4	4	8	7	8	5	9	1
1850	120	118	116	114	110	102	6	2	...	...	...	3	5	7	2	3	1	3	1	1	...	4	1	2	1	5	6	5	6	4	6	1850
9	129	124	126	121	119	112	1	...	...	...	...	2	6	3	3	...	1	1	2	1	3	3	1	2	...	1	4	2	4	4	3	9
8	119	117	114	113	106	100	...	1	...	...	...	2	2	6	...	3	...	2	1	2	2	1	2	4	1	4	3	2	2	4	3	8
7	103	99	93	91	87	83	...	...	...	...	...	1	1	2	1	...	3	...	2	1	1	...	2	1	...	...	2	5	1	4	3	7
6	115	111	109	107	101	96	...	...	...	...	...	...	...	1	...	1	2	...	1	1	...	...	...	1	1	2	2	2	1	4	4	6
5	90	87	84	82	82	77	...	...	...	...	...	...	1	1	...	1	1	3	1	...	1	1	...	2	...	1	1	1	...	...	4	5
4	115	112	107	101	101	96	1	...	...	...	...	1	1	...	1	...	2	...	2	1	1	1	1	...	...	...	2	5	4	...	4	4
3	100	98	95	92	92	89	...	1	...	...	...	...	1	...	...	1	1	...	...	...	1	...	1	...	...	1	1	4	3	...	2	3
2	95	92	86	85	84	78	...	...	...	...	...	...	...	...	...	...	1	2	1	1	2	...	...	...	...	...	2	4	...	...	4	2
1	80	78	76	73	72	67	...	...	...	...	...	...	2	...	1	...	1	1	2	...	1	...	...	1	...	...	1	3	...	2	4	1
1840	78	74	72	68	68	68	...	...	...	...	...	...	...	...	...	1	2	...	1	...	...	...	...	...	...	1	2	2	3	...	...	1840

9	81	78	77	74	72	72	...	...	...	...	...	...	...	1	...	...	1	1	1	...	...	1	...	1	...	...	1	...	2	2	...	9
8	69	67	64	60	59	58	...	...	...	...	...	...	...	1	...	1	1	2	4	1	...	...	1	...	...	...	1	...	1	...	2	8
7	72	70	65	61	59	58	...	...	...	...	...	...	...	...	...	...	1	2	2	1	1	...	1	...	...	...	1	2	2	1	...	7
6	76	73	72	68	64	64	1	...	...	...	...	...	...	...	...	1	1	...	1	3	...	...	...	...	...	...	3	1	3	1	1	6
5	60	60	59	53	50	49	...	...	...	...	...	1	...	...	...	...	1	1	3	3	1	...	...	...	...	...	...	...	3	...	...	5
4	93	90	86	84	78	76	...	...	...	...	...	...	...	...	...	...	2	1	2	4	...	...	...	...	...	...	1	3	...	2	2	4
3	90	89	84	83	78	74	...	...	...	...	...	...	...	...	...	...	1	2	1	2	2	...	...	...	1	...	...	3	...	2	2	3
2	99	96	94	91	90	86	...	...	...	...	...	...	...	...	...	...	2	2	3	1	3	...	...	...	...	...	1	...	...	...	1	2
1	67	60	59	59	56	53	...	...	...	..	...	...	...	...	...	...	7	1	...	3	3	...	...	...	...	...	...	...	...	...	...	1
1830	80	78	71	68	65	63	...	...	...	...	...	...	...	...	...	...	1	5	2	2	...	...	...	...	...	...	1	2	1	1	2	1830
9	47	44	43	41	40	39	...	...	...	...	...	...	...	...	...	...	...	...	2	1	1	...	...	...	...	...	3	1	...	...	...	9
8	54	55	53	50	47	42	...	...	...	...	...	1	...	...	...	...	...	1	2	1	3	...	...	1	...	...	...	1	...	2	2	8
7	42	40	39	39	37	37	...	...	...	...	...	1	...	...	...	...	3	1	...	1	...	...	...	...	...	...	...	...	...	1	...	7
6	34	33	33	31	29	28	...	...	...	...	...	...	...	...	...	...	1	...	1	2	1	...	...	...	...	...	...	...	1	...	...	6
5	27	27	27	26	25	22	...	...	...	...	...	...	...	...	...	...	...	...	1	1	3	...	...	...	...	...	...	...	...	...	...	5
4	14	12	11	11	10	10	...	...	...	...	...	...	...	...	...	...	1	...	...	1	...	1	...	...	...	...	...	1	...	...	...	4
3	9	8	8	8	7	7	...	...	...	...	...	...	...	...	...	...	1	...	...	1	...	...	...	...	...	...	...	...	...	...	...	3
2	13	12	11	10	10	9	...	...	...	...	...	...	...	...	...	...	1	1	1	...	1	...	...	...	...	...	...	...	...	...	...	2
1	12	12	12	12	9	7	...	...	...	...	...	...	...	...	...	...	...	...	...	2	2	...	...	...	...	...	...	...	...	...	1	1
1820	10	10	10	9	9	9	...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	...	...	...	...	...	...	...	...	...	...	1820
9	8	8	8	8	7	7	...	...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	...	...	...	...	...	...	...	...	...	9
8	6	6	6	6	6	6	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	8
7	3	3	3	2	2	1	...	...	...	...	...	...	...	...	...	...	...	...	1	...	1	...	...	...	...	...	...	...	...	...	...	7
6	2	2	2	2	1	1	...	...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	...	...	...	...	...	...	...	...	...	6
5	3	3	3	3	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	...	...	...	...	...	...	...	...	...	5
4	5	4	4	4	1	1	...	...	...	...	...	...	...	...	...	...	1	...	...	3	...	...	...	...	...	...	...	...	...	...	...	4
3	2	2	2	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	3
2	2	2	2	2	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2
1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1
1810	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1810
9	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	9
8	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	8
7	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	7
6	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	6
1805	1	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	...	...	...	...	...	...	...	...	...	1805
1874–05	5,322	5,785	6,088	6,409	6,623	6,725	747	725	763	698	695	100	132	160	168	149	56	55	63	70	74	65	86	92	108	149	263	413	447	474	519	1874–05
			30,227						3,628					709					318					500					2,116			

* This column (*y*) is introduced here to show the connexion.

The four sickness columns are omitted here; the sickness is given by ages in paragraph 20 *post*.

Form C contains a complete record of experience of the branch.

10. All the particulars, it will be noticed, relating to the members who were born in the same year are entered on one line—first the number in the District at the beginning of the quinquennium, then those who entered and left during each year in succession—whence is obtained the number at the end of the five years, or those at the beginning of the second, third, fourth, and fifth year, according to the plan of obtaining the number at risk intended to be followed.

Were birth-days equally distributed over the year, the mean day of birth would fall in the middle of the year.

The age being set back half a year, a coincidence is obtained between the birth-year and the calendar-year.

11. Out of any given number of persons born in the same year some will attain to a given age in any particular calendar year in the first month, some in the second, some in the third, and so on, the mean period of completing the age being the end of the sixth month. The 223 members, for instance, who were born in 1856 (see preceding Table) reached the age of 30 during the calendar year 1886, some in January, some in December, some in February, &c., the mean period for all being about the end of June, or the beginning of July. It may, therefore, be fairly assumed that the members included in the Table were born in the middle of their respective years of birth ; but, in order to attain a convenient coincidence between age-years and calendar-years, and, at the same time, to avoid dissevering the experience from the persons actually affected thereby, the ages have been set back half a year, so that members have been assumed to have, on the 1st of January of any year of the decennial, or quinquennial period under review, just reached the age represented by the difference between the calendar year and the birth year. The 244 members born in 1860 have been thus taken as just 26 on the 1st January, 1886 (1886–1860 = 26), and those born in 1855—197 in number—are regarded as just 31 at the beginning of 1886 (86 − 55 = 31).

Members passing through the same year of age during the period of observation brought together.

[Illustration 1.]

12. The manner in which the members are brought together, who, in passing in succession through the several years of the decennial or quinquennial period, pass at the same time through the same year of their age, will be apparent on an examination of the subjoined illustration, where a represents the members present at the beginning of the calendar year, n the entries, and x the exits during the year :—

Year of Birth.	Number of Members at the Beginning of each Year. (a)					Entries during the Year. (n)					Exits during the Year. (x)				
	1886.	1887.	1888.	1889.	1890.	1886.	1887.	1888.	1889.	1890.	1886.	1887.	1888.	1889.	1890.
1870 ...	...	...	...	...	a^{90}_{70}	...	...	...	...	n^{90}_{70}	...	...	...	...	x^{90}_{70}
1869 ...	...	...	...	a^{89}_{69}	a^{90}_{69}	...	...	...	n^{89}_{69}	n^{90}_{69}	...	...	...	x^{89}_{69}	x^{90}_{69}
1868 ...	...	...	a^{88}_{68}	a^{89}_{68}	...	...	...	n^{88}_{68}	n^{89}_{68}	...	...	...	x^{88}_{68}	x^{89}_{68}	...
1867 ...	...	a^{87}_{67}	a^{88}_{67}	...	...	...	n^{87}_{67}	n^{88}_{67}	...	...	...	x^{87}_{67}	x^{88}_{67}	...	...
1866 ...	a^{86}_{66}	a^{87}_{66}	...	...	...	n^{86}_{66}	n^{87}_{66}	...	...	...	x^{86}_{66}	x^{87}_{66}	...	...	...
1865 ...	a^{86}_{65}	...	...	...	...	n^{86}_{65}	...	...	...	...	x^{86}_{65}	...	...	...	...

By adding the numbers in Form C diagonally upwards. (See preceding or succeeding illustration 1 or 2.)

13. When the facts are arranged in the order of the year of birth, the total number of members who were of the same age, say 20, at the beginning of the several calendar years, and who entered and left between the ages 20 and 21, will be obtained by summing diagonally upwards all those wherein the difference between the calendar year and birth year is equal to 20, consisting of persons born in 1866-7-8-9-70.

14. The mode of bringing together the persons under observation during the quinquennium who passed through a given age may be, perhaps, better shown as in the Table following, where the common age is written as a suffix, and the calendar year of the quinquennium in which they passed through that age indicated by the roman numerals, i, ii, iii...meaning the 1st, 2nd, 3rd...year of the quinquennium :—

[Illustration 2.]

Year of Birth.	Number of Members at the Beginning of the Year. (a)				
	1886. i	1887. ii	1888. iii	1889. iv	1890. v
1870	...	...	...	...	a^{v}_{20}
1869	...	...	...	a^{iv}_{20}	a^{v}_{21}
1868	...	...	a^{iii}_{20}	a^{iv}_{21}	a^{v}_{22}
1867	...	a^{ii}_{20}	a^{iii}_{21}	a^{iv}_{22}	..
1866	a^{i}_{20}	a^{ii}_{21}	a^{iii}_{22}	...	...
1865	a^{i}_{21}	a^{ii}_{22}	...	...	...
1864	a^{i}_{22}	...	...	...	...

15. The number of members who were 20 years of age at the beginning of each year of the quinquennium 1886–90, to give a numerical illustration taken from the above Table, par. 9, is found by summing diagonally upwards, beginning at year of birth, 1866:—90 + 115 + 111 + 133 + 114 = 563; similarly those 21 years of age are—104 + 132 + 152 + 138 + 173 = 699, and so on. Each permanent member will thus come to be reckoned as under observation during five consecutive ages and calendar years, and will contribute as many "years of life" to the experience as there are calendar years in the period of observation.

Numerical illustration from Form C, par. 9, *ante*. See next table.

16. The result of passing from the year-of-birth groups to the age-groups in respect to the members at the commencement of each calendar year, and the several annual admissions and departures given in Valuation Return C, par. 9, is as under:—

Members, Entries, Exits: The year-of-birth groups on Form C, par. 9, *ante*, collected into year-of-age groups.

MEMBERS OF THE SAME AGE AT THE BEGINNING OF EACH YEAR, AND THE ENTRIES AND EXITS DURING EACH YEAR OF THE QUINQUENNIUM, 1886–90, IN THE PORT PHILLIP DISTRICT, M.U.I.O.O.F.

Age.	Sum of Members at beginning of each Year of Quinquennium.	Admitted during Quinquennium by—		Left during Quinquennium by—		
		Initiation.	Clearance.	Death.	Clearance.	Arrears, &c.
	(*a*)	(*b*)	(*c*)	(*d*)	(*e*)	(*f*)
16	...	64	...	...	...	...
17	61	106	2	1	1	4
18	171	212	1	2	2	8
19	372	237	7	1	3	27
20	563	243	9	3	9	65
21	699	237	15	1	2	72
22	836	278	22	4	13	101
23	994	276	31	6	15	150
24	1,128	326	45	5	32	168
25	1,247	251	53	4	34	153
26	1,366	240	52	6	40	153
27	1,433	226	52	9	28	152
28	1,446	194	50	13	36	138
29	1,389	207	49	7	33	125
30	1,396	133	56	8	38	121
31	1,267	74	37	12	34	100
32	1,109	74	39	7	32	87
33	1,017	86	34	8	25	80
34	939	52	22	7	17	58
35	844	66	26	6	14	47
36	789	31	18	6	14	51
37	705	11	16	7	17	34
38	644	...	19	7	13	30
39	579	1	14	9	9	21
40	559	..	13	4	11	19
41	526	...	2	8	4	11
42	508	1	7	9	6	11
43	490	...	2	4	4	13
44	483	1	2	3	3	14
45	450	...	2	5	1	12
46	435	...	2	5	...	9
47	408	...	1	5	3	5
48	376	...	1	5	...	10
49	356	...	1	5	2	7
50	352	1	2	7	2	8
51	330	...	1	4	...	3
52	345	...	1	5	...	7
53	366	...	...	9	...	7
54	391	...	1	9	...	5
55	381	...	...	15	...	2
56	395	...	...	7	1	5
57	353	...	...	8	...	7
58	318	...	1	8	...	3
59	264	...	1	11	...	2
60	233	...	...	5	1	2
61	189	...	...	2	...	2
62	160	...	...	6	1	4
63	116	...	...	4	...	1
64	87	...	...	3	...	...
65	68	...	...	5	...	...
66	51	...	...	2	...	...
67	47	...	...	...	...	...
68	46	...	...	4	...	1
69	35	...	...	2	...	...
70	28	...	...	1	...	...
71	21	...	...	1	...	...
72	18	...	...	1	...	...
73	13	...	...	2	...	...
74	12	...	...	1	...	...
75	10	...	...	3	...	1
76	4	...	...	...	...	...
77	3	...	...	...	...	...
78	2	...	...	...	...	...
79	...	...	...	...	...	...
80	...	...	...	...	...	...
81	1	...	...	...	...	...
82	1	...	...	...	...	...
83	1	...	...	...	...	...
84	1	...	...	1	...	...
16—85	30,227	3,628	709	318	500	2,116

The diagonal system of summation of members of the same age the better in some cases, the derivation from age preceding, the better in others.

17. When the members born the same year at the beginning of *each* year of the observation period are given, as they are required to be, according to the form (Valuation Return C) the secretary of a branch has to fill up for the information of the valuer, the members of the same age at the beginning of each year of the quinquennium are most readily obtained by summing diagonally upwards the number at the beginning of each calendar year, as shown in the preceding paragraph. But when the members are not so given, or when the period of observation extends over many years, another method is adopted wherein, besides the several entries and exits, the numbers at the beginning and end of the observation period only are made use of. An examination of the accompanying illustration shows how the members at any age may be derived from those one year younger.

The mode of deriving members at one age from those at age preceding.

Year of Birth.	Members at the Commencement of each Year of Quinquennium. (*a*)					Members at End of Quinquennium.	Entries. (*n*)					Exits. (*x*)				
	1886. i	1887. ii	1888. iii	1889. iv	1890. v	(*g*)	1886. i	1887. ii	1888. iii	1889. iv	1890. v	1886. i	1887. ii	1888. iii	1889. iv	1890. v
1870 ..	..	..	..	..	$a^{\,v}_{20}$	$a^{\,vi}_{20} = \left[a+n-x\right]^{v}_{20}$	..	..	..	..	$n^{\,v}_{20}$	..	..	..	..	$x^{\,v}_{20}$
1869 ..	..	..	..	$a^{\,iv}_{20}$	$a^{\,v}_{21} = \left[a+n-x\right]^{iv}_{20}$	..	..	..	..	$n^{\,iv}_{20}$	..	..	..	..	$x^{\,iv}_{20}$	..
1868	..	..	$a^{\,iii}_{20}$	$a^{\,iv}_{21} = \left[a+n-x\right]^{iii}_{20}$	..	..	..	..	$n^{\,iii}_{20}$	..	..	..	..	$x^{\,iii}_{20}$	..	..
1867 ..	..	$a^{\,ii}_{20}$	$a^{\,iii}_{21} = \left[a+n-x\right]^{ii}_{20}$	..	..	..	..	$n^{\,ii}_{20}$	..	..	..	..	$x^{\,ii}_{20}$	..	..	..
1866 ..	$a^{\,i}_{20}$	$a^{\,ii}_{21} = \left[a+n-x\right]^{i}_{20}$	..	..	..	..	$n^{\,i}_{20}$	..	..	..	..	$x^{\,i}_{20}$	..	..	..	..
1865 ..	$a^{\,i}_{21}$	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..

18. From the manner in which the quantities are related to each other, it is seen that members at the commencement of any calendar year, say 1888, of any age, say 21, are derived from the members at 1887 one year younger, or of age 20, by adding thereto the entries and deducting therefrom the exits of age 20, *i.e.*, $a^{iii}_{21} = a^{ii}_{20} + n^{ii}_{20} - x^{ii}_{20}$; and it might, therefore, perhaps, be inferred that the *sum* of the members of age 20 at the commencement of *each* calendar year, *plus* the sum of the entries at 20, *minus* the sum of the exits at 20, must necessarily give the sum of the members at 21; this inference, however, a close inspection of the above Table will show to be erroneous in respect to the final year of the observation period.

19. The sum of the members at age 20, *plus* the sum of the entries, *minus* the exits, include those in 1890 who reach the age of 21 *outside the period of observation*, or in 1891, who, having been included in the summation, must, therefore, be deducted, and does not include the members at 21 in 1886, the initial year of the observation period, who must, therefore, be added. Representing the sum by Σ, the relation in question may be expressed in this way:—$\Sigma a_{21} = \Sigma a_{20} + \Sigma n_{20} - \Sigma x_{20} - \left[a + n - x\right]^{v}_{20} + a^{i}_{21}$. The number of members who pass on from one age to the next older are represented by the first four terms of the right-hand member of the equation; the fourth term, usually known as "the existing," indicates those who, in passing to the higher age, pass also beyond the range of observation, and having been already included in the first three terms, must be deducted; to all which must be added the members of the higher age at the commencement of the quinquennium.

Sum of members at beginning of each year of quinquennium obtained from those at beginning and end thereof, with the entries and exits.

20. In the subjoined Table the aggregate number of members in the District each year at every age are obtained in the manner just explained, the number at the commencement and termination of the quinquennium only being employed, in conjunction with the several entries and exits occurring during the five years.

EXPERIENCE OF MORTALITY, SICKNESS, ETC., AGE BY AGE, DURING THE FIVE YEARS 1886–90, IN THE PORT PHILLIP DISTRICT, M.U.I.O.O.F.

[Experience Tabulation Form "L."]

Age.	Members at Beginning of Quinquennium.	Entries by—		Exits by—			Members at End of Quinquennium.	Brought forward from Age preceding.	Sum of Members at Beginning of each Year of Quinquennium.	Subject to Risk of—		Number of Members Sick.	Duration of Sickness.						Age.
		Initiation.	Clearance.	Death.	Clearance.	Arrears, Expulsion, or Resignation.				Mortality.	Sickness.		First Six Months, at 20s.		Second Six Months, at 13s. 4d.		Third Six Months and after, at 10s.; some at 7s. 6d., &c.		Total.		
								$h_{x-1} + (a + b + c - d - e - f - g)_{x-1} = h_x.$	$h + a.$	$i + \frac{1}{2}(b + c - d - e - f).$	$i + \frac{1}{2}(c - d - e) - f.$									
(x)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(I)	(s_1) wks.	dys.	(s_2) wks.	dys.	(s_3) wks.	dys.	(s) wks.	dys.	(x)
16	...	64	...	...	...	...	15	...	...	32·0	...	...	...		...		...		...		16
17	12	106	2	1	1	4	30	49	61	112·0	57·0	10	44	4	...		...		44	4	17
18	38	212	1	2	2	8	79	133	171	271·5	161·5	42	161	4	14	0	...		175	4	18
19	79	237	7	1	3	27	112	293	372	478·5	346·5	66	271	5	4	4	2	0	278	3	19
20	90	243	9	3	9	65	143	473	563	650·5	496·5	107	508	2	52	2	41	3	602	1	20
21	104	237	15	1	2	72	197	595	699	787·5	633·0	109	425	1	68	5	106	1	600	1	21
22	157	278	22	4	13	101	208	679	836	927·0	737·5	111	496	0	62	5	121	0	679	5	22
23	184	276	31	6	15	150	242	810	994	1,062·0	849·0	119	494	5	106	2	82	2	683	3	23
24	240	326	45	5	32	168	253	888	1,128	1,211·0	964·0	134	575	4	78	2	146	3	800	3	24
25	206	251	53	4	34	153	238	1,041	1,247	1,303·5	1,101·5	141	700	4	80	4	133	1	914	3	25
26	244	240	52	6	40	153	278	1,122	1,366	1,412·5	1,216·0	164	640	2	5	2	126	3	772	1	26
27	252	226	52	9	28	152	306	1,181	1,433	1,477·5	1,288·5	174	774	0	119	3	54	2	947	5	27
28	230	194	50	13	36	138	340	1,216	1,446	1,474·5	1,308·5	173	724	0	61	1	145	5	931	0	28
29	226	207	49	7	33	125	307	1,163	1,389	1,434·5	1,268·5	138	566	1	94	0	175	4	835	5	29
30	223	133	56	8	38	121	348	1,173	1,396	1,407·0	1,280·0	155	619	1	112	1	155	0	886	2	30
31	197	74	37	12	34	100	304	1,070	1,267	1,249·5	1,162·5	160	688	4	83	5	203	0	975	3	31
32	181	74	39	7	32	87	231	928	1,109	1,102·5	1,022·0	135	591	2	14	2	228	1	833	5	32
33	152	86	34	8	25	80	240	865	1,017	1,020·5	937·5	126	567	1	59	0	116	0	742	1	33
34	155	52	22	7	17	58	214	784	939	935·0	880·0	112	496	0	20	2	94	2	610	4	34
35	127	66	26	6	14	47	200	717	844	856·5	800·0	116	428	1	21	0	79	5	529	0	35
36	120	31	18	6	14	51	191	669	789	778·0	737·0	90	470	0	46	4	29	4	546	2	36
37	129	11	16	7	17	34	149	576	705	689·5	667·0	79	363	2	39	1	40	4	443	1	37
38	119	...	19	7	13	30	137	525	644	628·5	613·5	96	469	4	90	1	66	0	625	5	38
39	103	1	14	9	9	21	111	476	579	567·0	556·0	82	344	4	70	2	92	2	507	2	39
40	115	...	13	4	11	19	102	444	559	548·5	539·0	85	440	2	62	1	109	2	611	5	40
41	90	...	2	8	4	11	112	436	526	515·5	510·0	82	389	0	40	4	116	0	545	4	41
42	115	1	7	9	6	11	100	393	508	499·0	493·0	73	421	4	73	1	184	0	678	5	42
43	100	...	2	4	4	13	83	390	490	480·5	474·0	72	434	2	133	2	130	4	698	2	43
44	95	1	2	3	3	14	96	388	483	474·5	467·0	80	438	1	88	0	391	0	917	1	44
45	80	...	2	5	1	12	77	370	450	442·0	436·0	71	252	4	44	4	262	1	559	3	45
46	78	...	2	5	...	9	96	357	435	429·0	424·5	61	337	0	23	3	221	2	581	5	46
47	81	...	1	5	3	5	89	327	408	402·0	399·5	53	229	3	72	0	195	5	497	2	47
48	69	...	1	5	...	10	78	307	376	369·0	364·0	60	257	4	42	0	335	5	635	3	48
49	72	...	1	5	2	7	67	284	356	349·5	346·0	69	380	3	80	5	173	5	635	1	49
50	76	1	2	7	2	8	68	276	352	345·0	340·5	80	342	2	91	0	149	1	582	3	50
51	60	...	1	4	...	3	72	270	330	327·0	325·5	83	425	3	61	4	281	5	769	0	51
52	93	...	1	5	...	7	58	252	345	339·5	336·0	65	356	4	106	3	320	2	783	3	52
53	90	...	...	9	...	7	58	276	366	358·0	354·5	75	454	5	90	1	394	2	939	2	53
54	99	...	1	9	...	5	64	292	391	384·5	382·0	90	416	3	106	5	432	2	955	4	54
55	67	...	...	15	...	2	49	314	381	372·5	371·5	90	646	0	111	3	575	4	1,333	1	55
56	80	...	...	7	1	5	76	315	395	388·5	386·0	83	486	2	223	3	566	1	1,276	0	56

Experience of Mortality, Sickness, etc., Age by Age, during the Five Years 1886–90, in the Port Phillip District, etc.—*continued.*

Age.	Members at Beginning of Quinquennium.	Entries by—		Exits by—			Members at End of Quinquennium.	Brought forward from Age preceding.	Sum of Members at Beginning of each Year of Quinquennium.	Subject to Risk of—		Number of Members Sick.	Duration of Sickness.						Age.
		Initiation.	Clearance.	Death.	Clearance.	Arrears, Expulsion, or Resignation.				Mortality.	Sickness.		First Six Months, at 20s.		Second Six Months, at 13s. 4d.		Third Six Months and after, at 10s.; some at 7s. 6d., &c.		Total.		
								$h_{x-1}+(a+b+c-d-e-f-g)_{x-1}=h_x.$	$h+a.$	$i+\frac{1}{2}(b+c-d-e-f).$	$i+\frac{1}{2}(c-d-e-f.$		(s_1)		(s_2)		(s_3)		(s)		
													wks.	dys.	wks.	dys.	wks.	dys.	wks.	dys.	
(x)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(I)									(x)
57	47	...	...	8	...	7	74	306	353	345·5	342·0	81	457	1	107	5	638	5	1,203	5	57
58	54	...	1	8	...	3	86	264	318	313·0	311·5	83	471	0	183	2	943	3	1,597	5	58
59	42	...	1	11	...	2	53	222	264	258·0	257·0	66	384	5	121	1	896	5	1,402	5	59
60	34	...	...	5	1	2	63	199	233	229·0	228·0	52	324	0	78	2	713	0	1,115	2	60
61	27	...	...	2	...	2	39	162	189	187·0	186·0	59	373	0	94	1	839	1	1,306	2	61
62	14	...	...	6	1	4	42	146	160	154·5	152·5	40	241	5	126	1	610	4	978	4	62
63	9	...	...	4	...	1	37	107	116	113·5	113·0	26	87	2	22	0	361	3	470	5	63
64	13	...	...	3	...	...	28	74	87	85·5	85·5	20	191	1	52	0	175	1	418	2	64
65	12	...	...	5	...	...	22	56	68	65·5	65·5	20	102	2	44	0	245	2	391	4	65
66	10	...	...	2	...	...	10	41	51	50·0	50·0	12	75	4	17	4	123	0	216	2	66
67	8	...	...	...	...	...	7	39	47	47·0	47·0	15	85	2	46	4	306	1	438	1	67
68	6	...	...	4	...	1	9	40	46	43·5	43·0	15	59	1	23	0	408	4	490	5	68
69	3	...	...	2	...	...	7	32	35	34·0	34·0	14	66	0	18	4	372	4	457	2	69
70	2	...	...	1	...	...	9	26	28	27·5	27·5	9	18	5	26	0	281	0	325	5	70
71	3	...	...	1	...	...	7	18	21	20·5	20·5	9	38	1	...		260	0	298	1	71
72	5	...	...	1	...	...	6	13	18	17·5	17·5	9	19	1	26	0	287	2	332	3	72
73	2	...	...	2	...	...	1	11	13	12·0	12·0	8	22	4	26	0	261	1	309	5	73
74	2	...	...	1	...	...	1	10	12	11·5	11·5	9	24	2	26	0	297	3	347	5	74
75	...	...	...	3	...	1	2	10	10	8·0	7·5	8	23	4	...		205	0	228	4	75
76	...	...	...	...	...	...	1	4	4	4·0	4·0	4	6	4	...		156	0	162	4	76
77	...	...	...	...	...	...	1	3	3	3·0	3·0	3	5	5	...		104	0	109	5	77
78	...	...	...	...	...	...	2	2	2	2·0	2·0	2	17	2	...		52	0	69	2	78
79	...	...	...	...	...	...	...	...	...	...	...	...	...		...		...		...		79
80	...	...	...	...	...	...	...	...	...	...	...	...	...		...		...		...		80
81	1	...	...	...	...	...	...	...	1	1·0	1·0	1	...		...		50	0	50	0	81
82	...	...	...	...	...	...	...	1	1	1·0	1·0	1	...		...		50	0	50	0	82
83	...	...	...	...	...	...	...	1	1	1·0	1·0	1	...		...		44	0	44	0	83
84	...	...	...	1	...	...	...	1	1	0·5	0·5	1	...		...		33	4	33	4	84
		+	+	−	−	−	=														
16—85	5,322	3,628	709	318	500	2,116	6,725	24,905	30,227	30,928·5	28,056·5	4,479	21,226	0	3,795	3	15,796	0	40,817	3	16—85

20. The members in the column of the preceding Table marked "*i*" are, it will be noticed, identical with the members given previously in column "(A)" of the Table in par. 16; these consist of the sum of the members who were, at the beginning of the first, second, . . . fifth year of the quinquennium, of the exact age against which the respective numbers are placed.

Col. "*i*" of par. 20, identical with col. "A" of par. 16.

21. In order to have a common measure, and one not necessitating alteration to suit the different branches of inquiry (the annual amount of sickness, the yearly loss by death and exclusions, and the gain by initiations), it is necessary to obtain the number of members in the middle of each year of age who were subject to the several risks. In the case of mortality, assuming that the entries and exits were uniformly distributed over the year, these may be taken as having occurred in the middle of each year, both the entrants and the exeunts being present for half a year only, the latter during the first half, the former during the second half of the year; hence to obtain the number at risk, to the members at the commencement of the year, add half the entries and deduct half the exits, including the deaths, that is, using the symbols at the head of the columns in the Table of par. 20, the members at risk of mortality in the middle of the age-year—

Mortality: Formula for years of life at risk.

$$j = i + \tfrac{1}{2}(b + c - d - e - f).$$

22. With regard to sickness, effect has to be given to the rules of the several Societies. In the Manchester Unity the time after initiation when a member is entitled to sick pay in the event of illness is six months, and, as it is assumed that members are admitted in the middle of the year of entry as a general rule, such members will not be entitled to be placed on the sick fund during that year, no initiated members are, therefore, taken as being at risk. In respect to clearance members, the lodge granting the clearance is liable for their sick pay for twelve months after leaving, the clearance exits are, therefore, counted when a *lodge* is under treatment, but not the clearance entries. As regards the *Districts*, however, members removing from one lodge to another are never out of benefit, both the entries and the exits are consequently taken into account. As to departures by arrears, resignation and expulsion, the exclusions through arrears may be regarded from two standpoints; until they have passed the limit of time allowed, usually twelve months, they have the option, by paying the sum owing, of restoring themselves to benefit, and thereby reviving the suspended liability; under this aspect of the case, which is that taken in the valuations (see par. 5, *ante*), such members will be at risk for half a year. It is to be observed, however, that in the branch valuations the members at risk are used to obtain both the expected and the actual rates, and a small difference in the common factor will not, therefore, appreciably affect the ratio made use of. From a second point of view it will be seen that members actually excluded by arrears in any year were out of compliance, or not entitled to sick benefit, for nearly nine months prior to leaving, fourteen weeks of the twelve months being allowed as days of grace, and assuming, as before, that they left in the middle of the year, the nine months non-effectiveness would reach back three months into the preceding year; but in view of the fact that those who resigned and were expelled were probably effective till the termination of their connexion with the Society, it has been considered sufficient to take their period of prior non-effectiveness as six months, and consequently to deduct from the number at risk of sickness the whole of the departures by arrears, &c. The members at risk in the middle of the year in respect to sickness will thus be—

Sickness: Formula for years of life at risk.

$$k = i + \tfrac{1}{2}(c - d - e) - f.$$

The formula for the members at risk of mortality was given, in par. 21, as—

$$j = i + \tfrac{1}{2}(b + c - d - e - f),$$

Mortality and Sickness: Difference between number at risk.

the latter value being seen to exceed the former by $\frac{1}{2}(b + f)$, or half the sum of the initiations and exclusions.

23. In calculating the rates of mortality, sickness, &c., age by age, I have thought it advisable, with the view of gaining the confidence of the members in the truth of the facts brought out, not to apply at this stage any system of graduation, but to present the results, first, as derived directly from the original facts, and, in order to secure some degree of orderly progression with the least amount of interference with the raw material, secondly, as obtained from summing the original facts at *each* successive group of five ages, 20 to 24, 21 to 25, 22 to 26, and so on, the resulting ratios being the true quinquennial average rates when due weight is assigned to the number of members present at each age. In addition to showing what the rates are age by age in themselves, it is necessary also to ascertain how they compare with those of the English M.U. Experience, 1866–70, which was constantly used as a standard of reference in the valuations; and, to secure legitimate comparisons, I have used also the original facts given in Ratcliffe's Supplementary Report for 1872, "Rural, town, and city districts combined," pp. 12, 13, treating the figures precisely in similar a manner, and disregarding the graduated results contained in pp. 20, 21, and 25 to 27 of that Report. In the case of "sickness during periods of time," or for the first, second, and third six months' sickness and after, Mr. Ratcliffe does not appear to have published the original facts, but only the graduated rates derived therefrom, which are given in pp. 80 and 81. My object being, however, in this case, to show, for purposes of comparison only, the proportional distribution of the aggregate sickness at the several rates of sick pay, the absence of these data is immaterial.

The original facts, age by age, and summed in fives, made use of, without graduation, in the Victorian Societies, and also in the English M.U. brought forward for comparison.

24. The following Table contains the rate of mortality in the Port Phillip District, M.U.I.O.O.F., Victoria, during 1886–90, and in the M.U.I.O.O.F., England, during 1866–70, as derived directly from the observed facts, and as obtained by summing the members and deaths at each group of five ages, with a comparison of the quinquennial average rates.

Mortality: Annual rates of the Port Phillip District and the English M.U., and quinquennial average rates, with a comparison of the two latter.

MORTALITY.—ANNUAL RATE PER CENT., AND QUINQUENNIAL AVERAGE RATE PER CENT., IN THE PORT PHILLIP DISTRICT, M.U.I.O.O.F., VICTORIA, DURING 1886–90, AND IN THE COMBINED DISTRICTS OF THE M.U.I.O.O.F., ENGLAND, DURING 1866–70, WITH A COMPARISON OF SUCH AVERAGE RATES.

Age.	Port Phillip District.		M.U.I.O.O.F., England, Combined Districts.		Annual Rate of Mortality per cent.		Sum of each Successive Group of Five Ages.				Quinquennial Average Rate of Mortality per cent.		Mortality of Port Phillip District in relation to English M.U. Rate, taken as = 100.	Age.
							Port Phillip District, Victoria.		M.U.I.O.O.F., England.					
	Members at Risk. (j)	Deaths. (d)	Members at Risk. (j)	Deaths. (d)	Port Phillip District, Victoria. ($d : j$)	M.U.I.O.O.F., England. ($d : j$)	Members. $\left(\Sigma\,{}^{1}_{5}\,j\right)$	Deaths. $\left(\Sigma\,{}^{1}_{5}\,d\right)$	Members. $\left(\Sigma\,{}^{1}_{5}\,j\right)$	Deaths. $\left(\Sigma\,{}^{1}_{5}\,d\right)$	Port Phillip District, Victoria. ($\Sigma\,d : \Sigma\,j$)	M.U.I.O.O.F., England. ($\Sigma\,d : \Sigma\,j$)	[(12) : (13)%]	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(1)
16 ...	32·0	...	...	...	...	...	...	...	...	...	...	...	...	16
17 ...	112·0	1	...	...	·8929	...	...	...	...	...	...	...	...	17
18 ...	271·5	2	754	1	·7366	·1326	1,544·5	4	...	...	·2590	...	...	18
19 ...	478·5	1	11,002	53	·2090	·4817	2,300·0	8	33,388	187	·3478	·5601	62	19
20 ...	650·5	3	21,632	133	·4612	·6148	3,115·0	11	103,897	629	·3531	·6054	58	20
21 ...	787·5	1	31,164	184	·1270	·5904	3,905·5	15	149,913	934	·3841	·6230	62	21
22 ...	927·0	4	39,345	258	·4315	·6557	4,638·0	19	191,154	1,229	·4097	·6429	64	22
23 ...	1,062·0	6	46,770	306	·5650	·6543	5,291·0	20	224,363	1,500	·3780	·6686	57	23
24 ...	1,211·0	5	52,243	348	·4129	·6661	5,916·0	25	249,153	1,711	·4226	·6867	62	24
25 ...	1,303·5	4	54,841	404	·3069	·7367	6,466·5	30	265,693	1,875	·4639	·7057	66	25
26 ...	1,412·5	6	55,954	395	·4248	·7059	6,879·0	37	273,685	1,962	·5379	·7169	75	26
27 ...	1,477·5	9	55,885	422	·6091	·7551	7,102·5	39	274,642	2,092	·5491	·7617	72	27
28 ...	1,474·5	13	54,762	393	·8817	·7177	7,206·0	43	271,236	2,084	·5967	·7683	78	28
29 ...	1,434·5	7	53,200	478	·4880	·8985	7,043·0	49	263,925	2,081	·6957	·7885	88	29
30 ...	1,407·0	8	51,435	396	·5686	·7699	6,668·0	47	254,550	2,040	·7049	·8014	88	30
31 ...	1,249·5	12	48,643	392	·9604	·8059	6,214·0	42	243,703	1,993	·6759	·8178	83	31
32 ...	1,102·5	7	46,510	381	·6349	·8192	5,714·5	42	231,411	1,894	·7350	·8185	90	32
33 ...	1,020·5	8	43,915	346	·7839	·7879	5,164·0	40	217,812	1,839	·7746	·8443	92	33
34 ...	935·0	7	40,908	379	·7487	·9265	4,692·5	34	204,517	1,795	·7246	·8777	83	34
35 ...	856·5	6	37,836	341	·7005	·9013	4,279·5	34	190,420	1,728	·7945	·9075	88	35
36 ...	778·0	6	35,348	348	·7712	·9845	3,887·5	33	176,224	1,662	·8489	·9431	90	36
37 ...	689·5	7	32,413	314	1·0152	·9687	3,519·5	35	162,818	1,591	·9945	·9772	102	37
38 ...	628·5	7	29,719	280	1·1138	·9422	3,211·5	33	150,545	1,573	1·0276	1·0449	98	38
39 ...	567·0	9	27,502	308	1·5873	1·1199	2,949·0	35	139,000	1,484	1·1868	1·0676	111	39
40 ...	548·5	4	25,563	323	·7293	1·2635	2,758·5	37	129,430	1,421	1·3413	1·0979	122	40
41 ...	515·5	8	23,803	259	1·5519	1·0881	2,610·5	34	121,711	1,422	1·3024	1·1683	111	41
42 ...	499·0	9	22,843	251	1·8036	1·0988	2,518·0	28	125,786	1,457	1·1120	1·1583	96	42
43 ...	480·5	4	22,000	281	·8325	1·2773	2,411·5	29	111,334	1,391	1·2026	1·2494	96	43
44 ...	474·5	3	21,577	343	·6322	1·5897	2,325·0	26	108,565	1,435	1·1183	1·3218	85	44
45 ...	442·0	5	21,111	257	1·1312	1·2174	2,228·0	22	106,365	1,483	·9874	1·3943	71	45
46 ...	429·0	5	21,034	303	1·1655	1·4405	2,116·5	23	104,332	1,507	1·0867	1·4444	75	46
47 ...	402·0	5	20,643	299	1·2438	1·4484	1,991·5	25	102,118	1,459	1·2553	1·4287	88	47
48 ...	369·0	5	19,967	305	1·3550	1·5275	1,894·5	27	99,590	1,499	1·4252	1·5052	95	48
49 ...	349·5	5	19,363	295	1·4306	1·5235	1,792·5	26	96,347	1,504	1·4505	1·5610	93	49
50 ...	345·0	7	18,583	297	2·0290	1·5982	1,730·0	26	93,008	1,558	1·5029	1·6751	90	50
51 ...	327·0	4	17,791	308	1·2232	1·7312	1,719·0	30	89,866	1,608	1·7452	1·7893	98	51

52	...	339·5	5	17,304	353	1·4728	2·0400	1,754·0	34	86,732	1,652	1·9384	1·9047	102	52
53	...	358·0	9	16,825	355	2·5140	2·1100	1,781·5	42	84,227	1,695	2·3576	2·0124	117	53
54	...	384·5	9	16,229	339	2·3407	2·0889	1,843·0	45	81,617	1,734	2·4417	2·1246	115	54
55	...	372·5	15	16,078	340	4·0268	2·1147	1,849·0	48	78,553	1,754	2·5960	2·2329	116	55
56	...	388·5	7	15,181	347	1·8018	2·2858	1,804·0	47	74,934	1,740	2·6053	2·3220	112	56
57	...	345·5	8	14,240	373	2·3155	2·6194	1,677·5	49	70,952	1,768	2·9210	2·4918	117	57
58	...	313·0	8	13,206	341	2·5559	2·5822	1,534·0	39	65,556	1,745	2·5424	2·6618	96	58
59	...	258·0	11	12,247	367	4·2636	2·9967	1,332·5	34	59,569	1,702	2·5516	2·8572	89	59
60	...	229·0	5	10,682	317	2·1834	2·9676	1,141·5	32	53,421	1,637	2·8033	3·0643	91	60
61	...	187·0	2	9,194	304	1·0695	3·3065	942·0	28	47,407	1,575	2·9724	3·3223	89	61
62	...	154·5	6	8,092	308	3·8835	3·8062	769·5	20	41,479	1,467	2·5991	3·5367	73	62
63	...	113·5	4	7,192	279	3·5242	3·8793	606·0	20	36,380	1,449	3·3003	3·9830	83	63
64	...	85·5	3	6,319	259	3·5088	4·0987	469·0	20	32,157	1,364	4·2644	4·2417	101	64
65	...	65·5	5	5,583	299	7·6336	5·3555	361·5	14	28,391	1,278	3·8728	4·5014	86	65
66	...	50·0	2	4,971	219	4·0000	4·4056	291·5	14	24,887	1,212	4·8027	4·8700	99	66
67	...	47·0	...	4,326	222	...	5·1318	240·0	13	21,693	1,130	5·4167	5·2091	104	67
68	...	43·5	4	3,688	213	9·1954	5·7755	202·0	9	18,703	1,000	4·4554	5·3467	83	68
69	...	34·0	2	3,125	177	5·8824	5·6640	172·5	8	15,618	934	4·6377	5·9803	78	69
70	...	27·5	1	2,593	169	3·6364	6·5175	143·0	9	12,778	831	6·2937	6·5034	97	70
71	...	20·5	1	1,886	153	4·8780	8·1124	111·5	7	10,283	723	6·2780	7·0310	89	71
72	...	17·5	1	1,486	119	5·7143	8·0081	89·0	6	8,014	626	6·7416	7·8113	86	72
73	...	12·0	2	1,193	105	16·6666	8·8013	69·5	8	6,069	518	11·5108	8·5352	135	73
74	...	11·5	1	856	80	8·6957	9·3458	53·0	7	4,698	417	13·2075	8·8761	149	74
75	...	8·0	3	648	61	37·5000	9·4136	38·5	6	3,576	335	15·5844	9·3680	166	75
76	...	4·0	...	515	52	...	10·0971	28·5	4	2,660	260	14·0351	9·7744	144	76
77	...	3·0	...	364	37	...	10·1648	17·0	3	2,010	200	17·6471	9·9502	177	77
78	...	2·0	...	277	30	...	10·8303	9·0	...	1,522	157	...	10·3154	...	78
79	...	...	...	206	20	...	9·7087	6·0	...	1,115	114	...	10·2242	...	79
80	...	...	...	160	18	...	11·2500	4·0	...	827	87	...	10·5200	...	80
81	...	1·0	...	108	9	...	8·3333	3·0	...	601	63	33·3333	10·4825	...	81
82	...	1·0	...	76	10	...	13·1579	3·5	1	421	50	...	11·8765	...	82
83	...	1·0	...	51	6	...	11·7647	...	...	281	35	...	12·4555	...	83
84	...	0·5	1	26	7	...	26·9321	...	...	188	26	...	13·8298	...	84
85	...	...	...	20	3	...	15·0000	...	...	121	19	...	15·7025	...	85
86	...	...	...	15	...	...	...	...	...	74	16	...	21·6216	...	86
87	...	...	...	9	3	...	33·3333	...	...	51	10	...	19·6078	...	87
88	...	...	...	4	3	...	75·0000	...	...	32	7	...	21·8750	...	88
89	...	...	...	3	1	...	33·3333	...	...	19	7	...	36·8421	...	89
90	...	...	...	1	...	...	...	...	...	13	4	...	30·7692	...	90
91	...	...	...	2	...	...	...	...	...	12	2	...	16·6667	...	91
92	...	...	...	3	...	...	...	...	...	10	1	...	10·0000	...	92
93	...	...	...	3	1	...	33·3333	...	...	10	...	...	...	...	93
94	...	...	...	1	...	...	...	...	...	...	...	...	...	...	94
95	...	...	...	1	...	...	...	...	...	...	...	...	...	...	95
...		30,928·5	318	1,321,048	16,680	1·0282	...	...	...	...	...	...	...	...	...

The age-by-age comparison legitimate, but not the average of the whole.

25. In the Port Phillip District the total years of life were 30,928½, being an average of about 6,186 members, passing through an observation period of five years, the deaths in the period numbering 318; these figures give an average annual rate of mortality for all ages of 10·282 per 1,000. The deaths in the whole Society, in England, were 16,680 for the five years, and the years of life 1,321,048, giving an average rate of 12·626 per 1,000. The rates for all ages taken together, in the Port Phillip District and in the English M.U., are, however, not capable of proper comparison, the members not being similarly distributed throughout the several ages; and to guard, therefore, against erroneous conclusions being incautiously drawn therefrom, I have refrained from entering the latter rate at the foot of col. 7. The average English M.U. rate of the preceding Table being taken as 100, the Port Phillip District rate is 81, while that of the valuation, where the comparison is legitimately made, is 89.—(See Appendix A, p. 20, col. 13.)

Mortality: The age-by-age comparison of the average quinquennial average rates.

26. The result of comparing the quinquennial average rates in the Port Phillip District with those of the Home Society as a whole is given in column 14. The rates in the District, it will be noticed, are less than the English M.U. rates, in some cases to a considerable extent, at ages 19 to 36, 38, 42 to 51, 58 to 63, 65 and 66, 68 to 72; and greater at age 37, at ages 39 to 41, 52 to 57, 64, 67, and at 73 to 77.

With a few exceptions, the mortality increases in both cases, with some regularity, with the age.

27. When the annual rates are examined, obtained by dividing the deaths at each age by the corresponding members at risk (columns 6 and 7), many irregularities and fluctuations are observable, more especially in the Port Phillip District, the numbers dealt with being very inconsiderable compared with those of the English Society; but when the figures are taken together in groups of five ages, and the resulting quinquennial average rates (columns 12 and 13) examined, material improvement in the ascending progression is observable, the retrogressions being very nearly all eliminated in the English Society, probably due to the extensive character of the experience, and materially reduced in the District, and occurring at ages 41–2 and 46–7 only in the former case, and in the latter, at ages 22–3, 30–1, 33–4, 40–1, 43–4–5, 61–2, 64–5, 67–8, 70–1. With these exceptions, the mortality increases with some degree of regularity as age advances.

Sickness: Annual rates of the Port Phillip District and the English M.U., and quinquennial average rates, with a comparison of the two latter.

28. In the subjoined Table the facts relating to sickness in the Port Phillip District, M.U.I.O.O.F., during 1886–90, and in the M.U.I.O.O.F., England, during 1866–70, are treated in precisely the same manner as those relating to mortality were in the preceding Table:—

SICKNESS.—ANNUAL RATE AND QUINQUENNIAL AVERAGE RATE PER MEMBER, IN THE PORT PHILLIP DISTRICT, M.U.I.O.O.F., VICTORIA, DURING 1886–90, AND IN THE M.U.I.O.O.F., ENGLAND, DURING 1866–70, WITH A COMPARISON OF SUCH AVERAGE RATES.

Age.	Port Phillip District.		M.U.I.O.O.F., England, Combined Districts.		Annual Rate of Sickness per Member.		Sum of each successive Group of Five Ages.				Quinquennial Average Rate of Sickness per Member.		Sickness of Port Phillip District in relation to English M.U. Rate, taken as = 100.	Age.
							Port Phillip District, Victoria.		M.U.I.O.O.F., England.					
	Members at Risk.	Sickness.	Members at Risk.	Sickness.	Port Phillip District, Victoria.	M.U.I.O.O.F., England.	Members.	Sickness.	Members.	Sickness.	Port Phillip District, Victoria.	M.U.I.O.O.F., England.		
	(k)	(s)	(k)	(s)	$(s:k)$	$(s:k)$	$(\Sigma\,{}^{1}_{5}\,k)$	$(\Sigma\,{}^{1}_{5}\,s)$	$(\Sigma\,{}^{1}_{5}\,k)$	$(\Sigma\,{}^{1}_{5}\,s)$	$(\Sigma s:\Sigma k)$	$(\Sigma s:\Sigma k)$	$[(12):(13)\%]$	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(1)
		wks. dys.		weeks.	weeks.	weeks.		wks. dys.		weeks.	weeks.	weeks.	weeks.	
16	...	...	...	...	...	...	...	...	...	...	...	...	...	16
17	57·0	44 4	...	...	·7842	...	57·0	44 4	...	...	·7837	...	...	17
18	161·5	175 4	754	294·1	1·0879	·3901	565·0	498 5	...	...	·8829	...	...	18
19	346·5	278 3	11,002	6,021·6	·8038	·5473	1,694·5	1,701 1	33,388	22,105·4	1·0039	·6621	152	19
20	496·5	602 1	21,632	15,789·7	1·2129	·7290	2,375·0	2,336 2	103,897	75,428·1	·9837	·7260	135	20
21	633·0	600 1	31,164	23,610·7	·9482	·7576	3,062·5	2,844 1	149,913	110,654·1	·9287	·7381	126	21
22	737·5	679 5	39,345	29,712·0	·9218	·7552	3,680·0	3,366 1	191,154	144,149·4	·9147	·7541	121	22
23	849·0	683 3	46,770	35,520·1	·8051	·7595	4,285·0	3,678 3	224,363	171,063·3	·8585	·7624	113	23
24	964·0	800 3	52,243	39,516·9	·8304	·7550	4,868·0	3,850 3	249,153	191,790·5	·7910	·7698	103	24
25	1,101·5	914 3	54,841	42,703·6	·8302	·7787	5,419·0	4,118 3	265,693	208,495·2	·7600	·7847	97	25
26	1,216·0	772 1	55,954	44,337·9	·6350	·7924	5,878·5	4,366 0	273,685	218,321·7	·7427	·7977	93	26
27	1,288·5	947 5	55,885	46,416·7	·7356	·8306	6,183·0	4,401 2	274,642	221,235·8	·7118	·8055	88	27
28	1,308·5	931 0	54,762	45,346·6	·7115	·8281	6,361·5	4,373 1	271,236	221,684·8	·6874	·8173	84	28
29	1,268·5	835 5	53,200	42,431·0	·6589	·7976	6,308·0	4,576 3	263,925	221,715·8	·7255	·8401	86	29
30	1,280·0	886 2	51,435	43,152·6	·6924	·8390	6,041·5	4,462 3	254,550	218,691·2	·7386	·8591	86	30
31	1,162·5	975 3	48,643	44,368·9	·8391	·9121	5,670·5	4,273 4	243,703	216,226·3	·7537	·8873	85	31
32	1,022·0	833 5	46,510	43,392·1	·8159	·9330	5,282·0	4,048 3	231,411	214,745·9	·7665	·9280	83	32
33	937·5	742 1	43,915	42,881·7	·7917	·9765	4,802·0	3,691 1	217,812	210,996·9	·7687	·9687	79	33
34	880·0	610 4	40,908	40,950·6	·6940	1·0010	4,376·5	3,262 0	204,517	202,449·4	·7453	·9899	75	34
35	800·0	529 0	37,836	39,403·6	·6613	1·0414	4,021·5	2,871 2	190,420	193,511·0	·7140	1·0162	70	35
36	737·0	546 2	35,348	35,821·4	·7412	1·9134	3,697·5	2,755 0	176,224	183,627·0	·7451	1·0420	72	36
37	667·0	443 1	32,413	34,453·7	·6645	1·0630	3,373·5	2,651 4	162,818	172,965·4	·7860	1·0623	74	37
38	613·5	625 5	29,719	32,997·7	1·0200	1·1103	3,112·5	2,734 3	150,545	162,737·7	·8786	1·0810	81	38
39	556·0	507 2	27,502	30,289·0	·9122	1·1013	2,885·5	2,733 5	139,000	154,616·3	·9474	1·1123	85	39

40	539·0	611	5	25,563	29,175·9	1·1351	1·1413	2,711·5	2,969	3	129,430	149,338·3	1·0952	1·1538	92	40
41	510·0	545	4	23,803	27,700·0	1·0700	1·1637	2,572·0	3,042	0	121,711	146,260·0	1·1827	1·2017	98	41
42	493·0	678	5	22,843	29,175·7	1·3769	1·2772	2,483·0	3,451	5	115,786	146,037·6	1·3902	1·2613	110	42
43	474·0	698	2	22,000	29,919·4	1·4733	1·3600	2,380·0	3,399	3	111,334	146,483·0	1·4284	1·3157	109	43
44	467·0	917	1	21,577	30,066·6	1·9640	1·3935	2,294·5	3,435	4	108,565	151,503·7	1·4974	1·3955	107	44
45	436·0	559	3	21,111	29,621·3	1·2833	1·4031	2,201·0	3,254	1	106,365	157,057·4	1·4785	1·4766	100	45
46	424·5	581	5	21,034	32,720·7	1·3706	1·5556	2,091·0	3,191	2	104,332	162,242·3	1·5262	1·5551	98	46
47	399·5	497	2	20,643	34,729·4	1·2448	1·6824	1,970·0	2,909	2	102,118	167,114·7	1·4768	1·6365	90	47
48	364·0	635	3	19,967	35,104·3	1·7459	1·7581	1,874·5	2,932	2	99,590	174,278·0	1·6542	1·7500	95	48
49	346·0	635	1	19,363	34,939·0	1·8358	1·8044	1,775·5	3,119	3	96,347	178,652·3	1·5643	1·8543	84	49
50	340·5	582	3	18,583	36,784·6	1·7107	1·9795	1,712·0	3,405	4	93,008	182,691·2	1·9893	1·9643	101	50
51	325·5	769	0	17,791	37,095·0	2·3625	2·0850	1,702·5	3,709	3	89,866	186,941·0	2·1789	2·0802	105	51
52	336·0	783	3	17,304	38,768·3	2·3318	2·2404	1,738·5	4,030	0	86,732	192,740·1	2·3181	2·2222	104	52
53	354·5	939	2	16,825	39,354·1	2·6496	2·3390	1,769·5	4,780	4	84,227	197,703·9	2·7017	2·3473	115	53
54	382·0	955	4	16,229	40,738·1	2·5018	2·5102	1,830·0	5,287	4	81,617	203,080·9	2·8894	2·4882	116	54
55	371·5	1,333	1	16,078	41,748·4	3·5887	2·5966	1,836·0	5,708	0	78,553	208,205·0	3·1089	2·6505	117	55
56	386·0	1,276	0	15,181	42,472·0	3·3057	2·7977	1,793·0	6,366	3	74,934	213,399·5	3·5508	2·8478	125	56
57	342·0	1,203	5	14.240	43,892·4	3·5199	3·0823	1,668·0	6,813	4	70,952	216,214·1	4·0849	3·0473	134	57
58	311·5	1,597	5	13,206	44,548·6	5·1294	3·3708	1,524·5	6,595	5	65,556	216,439·4	4·3266	3·3016	131	58
59	257·0	1,402	5	12,247	43,552·7	5·4584	3·5562	1,324·5	6,626	1	59,569	213,707·4	5·0028	3·5876	139	59
60	228·0	1,115	2	10,682	41,973·7	4·8917	3·9294	1,135·0	6,401	0	53,421	208,959·0	5·6396	3·9116	144	60
61	186·0	1,306	2	9,194	39,740·0	7·0231	4·3224	936·5	5,274	0	47,407	202,960·3	5·6316	4·2812	132	61
62	152·5	978	4	8,092	39,144·0	6·4177	4·8374	765·0	4,289	3	41,479	195,574·0	5·6072	4·7150	119	62
63	113·0	470	5	7,192	38,549·9	4·1664	5·3601	602·5	3,565	5	36,380	186,663·0	5·9184	5·1301	115	63
64	85·5	418	2	6,319	36,166·4	4·8924	5·7234	476·5	2,475	5	32,157	179,468·4	5·1959	5·5810	93	64
65	65·5	391	4	5,583	33,062·7	5·9802	5·9220	371·0	1,935	2	28,391	172,479·5	5·2165	6·0751	86	65
66	50·0	216	2	4,971	32,545·4	3·6050	6·5471	301·0	1,955	2	24,887	164,965·2	6·4961	6·6286	98	66
67	47·0	438	1	4,326	32,155·1	9·3234	7·4330	249·5	1,994	2	21,693	156,990·5	7·9933	7·2369	110	67
68	43·0	490	5	3,688	31,035·6	11·4140	8·4153	211·5	1,928	3	18,703	150,683·9	9·1182	8·0567	113	68
69	34·0	457	2	3,125	28,191·7	13·4500	9·0213	172·0	2,010	2	15,618	140,518·4	11·6880	8·9972	130	69
70	27·5	325	5	2,593	26,756·1	11·8473	10·3186	142·5	1,904	4	12,778	127,079·6	13·3661	9·9452	134	70
71	20·5	298	1	1,886	22,379·9	14·5463	11·8663	111·5	1,723	4	10,283	111,979·1	15·4589	10·8897	142	71
72	17·5	332	3	1,486	18,716·3	19·0000	12·5951	89·0	1,614	1	8,014	96,666·4	18·1367	12·0622	150	72
73	12·0	309	5	1,193	15,935·1	25·8167	13·3572	69·0	1,517	0	6,069	79,632·2	21·9855	13·1211	181	73
74	11·5	347	5	856	12,879·0	30·2435	15·0456	52·5	1,681	3	4,698	65,937·3	32·0286	14·0352	228	74
75	7·5	228	4	648	9,721·9	30·4933	15·0029	38·0	1,158	5	3,576	53,502·4	30·4955	14·9615	204	75
76	4·0	162	4	515	8,685·0	40·6750	16·8641	28·0	918	2	2,660	42,608·6	32·7975	16·0183	205	76
77	3·0	109	5	364	6,281·4	36·6000	17·2566	16·5	570	3	2,010	33,914·3	34·5758	16·7893	206	77
78	2·0	69	2	277	5,041·3	34·6500	18·1996	9·0	341	5	1,522	27,399·3	37·9811	18·0022	211	78
79	...	...		206	4,184·7	...	20·3141	6·0	229	1	1,115	20,816·2	38·1950	18·6692	205	79
80	..	...		160	3,206·9	...	20·0431	4·0	169	2	827	16,200·2	42·3325	19·5891	216	80
81	1·0	50	0	108	2,101·9	50·0000	19·4620	3·0	144	0	601	12,300·8	48·0000	20·4672	235	81
82	1·0	50	0	76	1,665·4	50·0000	21·9132	3·5	177	4	421	8,666·8	50·7629	20·5862	247	82
83	1·0	44	0	51	1,141·9	44·0000	22·3902	3·5	177	4	281	5,985·5	50·7629	21·3007	238	83
84	0·5	33	4	26	550·7	67·4000	21·1808	2·5	127	4	188	4,366·0	51·0680	23·2234	220	84
85	...	...		20	525·6	...	26·2800	1·5	77	4	121	2,965·6	...	24·5091	...	85
86	...	...		15	482·4	...	32·1600	...	...		74	1,994·7	...	26·9554	...	86
87	...	...		9	265·0	...	29·4444	...	...		51	1,511·0	...	29·6275	...	87
88	...	...		4	171·0	...	42·7500	...	...		32	1,037·4	...	32·4188	...	88
89	...	...		3	67·0	...	22·3333	...	...		19	607·0	...	31·9474	...	89
90	...	...		1	52·0	...	52·0000	...	...		13	394·0	...	30·3077	...	90
91	...	...		2	52·0	...	26·0000	...	...		12	258·0	...	21·5000	...	91
92	...	...		3	52·0	...	17·3333	...	...		10	191·0	...	19·1000	...	92
93	...	...		3	35·0	...	11·6666	...	...		10	139·0	...	13·9000	...	93
94	...	...		1	...	...	...	...	...		...	...	...	...	...	94
95	...	...		1	...	...	...	...	...		...	...	...	...	...	95
...	28,056·5	40,817	3	1,321,048	1,975,032·7	1·4548	...	...	...		...	...	...	...	...	...

Sickness: The age-by-age comparison of the quinquennial average rates.

29. The result of comparing the quinquennial average rate of weeks' sickness per member in the Port Phillip District and the English M.U. Society (columns 12 and 13) is given in column 14. The rate of sickness in the District was greater than in the Society at the ages 19 to 24, 42 to 45, 50 to 63, and 67 to the end of the Table, and less from 25 to 41, 46 to 49, and 64 to 66. The quinquennial average in the Society progresses with some degree of regularity from 18 to 88, and, singularly, without any instance of retrogression. The corresponding rates of the District present some peculiar features; the rates increase from 17 to 19, at which age the sickness is as high as at 40; from the age of 19 the rate gradually declines until the age of 28 is reached, when it is at its lowest; it then increases with a certain amount of regularity to the end of the Table, with some slight retrogressions, between 33 and 35, at 45, 47, 49, 61, 62, and 74–75.

Sickness: The age-by-age comparison legitimate, but that of the average rates actually misleading; Showing the necessity of refraining from thus comparing two societies, unless the members are similarly distributed therein in respect to age.

30. The average rate for the District as a whole from the age of 17 to 84 was 1·455 weeks per member, and in the Home Society from 18 to 95, 1·495 weeks. The inference that might be drawn from a comparison of these rates is that the District rate was less than that of the Society by 3 per cent. (97 : 100), while a reference to Appendix A, p. 20, col. 14, shows that when the English M.U. rates are applied to the District, with due regard to the number of members therein at the several quinquennial groups of ages, the District rate is really greater than that of the Society by so much as 12 per cent. (112 : 100). This instance illustrates the necessity, in instituting comparisons based on aggregate rates of mortality, sickness, &c., of taking steps to ascertain whether, in the cases dealt with, the members are under similar or proportional age distribution therein; if they are not, they must be brought into that condition before legitimate comparisons can be made.

Invalidity and Sickness-Distribution at quinquennial age-groups, in the Port Phillip District and the English M.U. in the case of sickness.

31. In the following Table are given the number of persons in every 100 who were recipients of sick pay each year on the average during 1886–90 in the Port Phillip District, M.U.I.O.O.F., Victoria, and the proportion of the aggregate sickness paid for under the scale of the first, second, and third six months' sickness and after, respectively, in the Port Phillip District during 1886–90, and in the English Order during 1866–70, at each quinquennial group of ages, 16–20, 21–25, 26–30, &c.

INVALIDITY AND SICKNESS-DISTRIBUTION: PROPORTION OF MEMBERS SICK IN THE PORT PHILLIP DISTRICT, AND PROPORTIONATE DURATION OF SICKNESS DURING EACH HALF-YEARLY PERIOD OF CONTINUANCE, IN THE PORT PHILLIP DISTRICT IN 1886–90, AND IN THE ENGLISH ORDER IN 1866–70.

Ages.	Recipients of Sick Pay.	Proportion of Aggregate Sickness under each Rate of Pay.					
		Port Phillip District, M.U.			M.U.I.O.O.F., England.		
		First Six Months.	Second Six Months.	Third Six Months and after.	First Six Months.	Second Six Months.	Third Six Months and after.
	%	%	%	%	%	%	%
16–20	21	90	6	4	95	4	1
21–25	14	73	11	16	92	5	3
26–30	13	76	9	15	87	7	6
31–35	14	75	5	20	83	7	10
36–40	14	77	11	12	79	8	13
41–45	16	57	11	32	74	9	17
46–50	17	53	11	36	67	10	23
51–55	23	48	10	42	62	11	27
56–60	24	32	11	57	56	12	32
61–65	27	28	9	63	49	13	38
66–70	32	16	7	77	40	14	46
71–75	62	9	5	86	30	14	56
76–80	100	9	0	91	22	13	65
81–85	100	0	0	100	14	13	73
...	16	52	9	39	32	13	55

32. With regard to invalidity, or the proportionate number of members who claimed sick pay annually, the figures of the English Order are, it will be noticed, absent, Mr. Ratcliffe not having supplied the information in his Report. Invalidity.

33. In the majority of the Victorian Societies full pay, usually 20s. a week, is given for the first period of six months sickness only, the rate being then reduced to half pay for the next six months, and to quarter pay for sickness continuing beyond the year; in the M.U.I.O.O.F., however, the successive reductions are to two-thirds and one-half, continuing at 10s. as long as the incapacity endures, except that in some instances 7s. 6d. is given with permission to follow some light occupation. It has been suggested that the sickness under the third rate of pay will be found to be higher in the M.U., which gives 10s. as a permanency, than in those Societies which give no more than 5s. This is a point which the figures of the English Order render little assistance in determining, being supplied by lodges wherein full sick pay (7s., 8s., 9s., 10s., 12s.) is reduced in some cases by one-third and one-half, and in others by one-half and three-fourths, while in others the reduction is to one-half, two rates only being given.—(See *Ratcliffe's Supplementary Report*, 1872, pp. 143–7.) Whether the higher sickness in the Port Phillip District above the Victorian average is due to the higher pay after the first year cannot yet be ascertained, the English M.U. experience being indeterminate.

34. The succeeding Table contains a statement of the ratio per cent. to the number at risk of the number of members initiated each year during 1886–90 in the Port Phillip District at the quinquennial group of ages, 16–20, 21–25, 26–30, &c., and of the members who left by clearance and arrears, resignation, or expulsion, the latter ratio being compared with that of the English Order, 1866–70, Mr. Ratcliffe having in this case supplied the necessary data.—(See *Ratcliffe's Supplementary Report*, 1872, p. 120.) Initiations and clearances in the Port Phillip District, and exclusions in the District and the English M.U., with a comparison of the latter rates.

INITIATIONS, CLEARANCES, AND EXCLUSIONS: RATE OF, IN THE PORT PHILLIP DISTRICT, M.U.I.O.O.F., 1886–90, AND OF EXCLUSIONS IN THE ENGLISH ORDER DURING 1866–70, AND COMPARISON THEREOF WITH DISTRICT RATE.

Age.	Port Phillip District.		Port Phillip District.	M.U., England.	Exclusions in Port Phillip District in relation to English M.U. Rate, taken as = 100.
	Joined by Initiation.	Left by Clearance.	Exclusions.	Exclusions.	
	%	%	%	%	
16–20	55·811	·971	6·734	4·358	155
21–25	25·855	1·814	12·172	5·720	213
26–30	13·877	2·429	9·561	4·391	218
31–35	6·816	2·363	7·204	3·000	240
36–40	1·339	1·993	4·826	2·234	216
41–45	·083	·746	2·530	1·371	185
46–50	·054	·378	2·109	·825	256
51–55	...	...	1·347	·584	231
56–60	...	·130	1·239	·473	262
61–65	...	·165	1·155	·377	306
66–70	...	...	·495	·294	168
...	11·730	1·617	6·842	2·986	...

35. In the District as a whole, and taking into account the total entries and exits during the quinquennium relatively to the membership in the middle of the year, 11·73 per cent. were admitted by initiation, and 2·29 by clearance, making an addition of 14·02 per cent.; 1·03 per cent. left by death (see paragraph 24, *ante*), 1·62 by clearance, and 6·84 by arrears, &c., showing a constant annual increase of membership on the average, by the excess of entries over exits, of slightly over 4½ per cent. Increase in the Port Phillip District annually, by the excess of entries over exits.

36. The rate of exclusions, which was comparatively heavy in the Port Phillip District, was at a maximum between the ages 20 and 30, whence it gradually decreased until 63, after which age scarcely any members left the District, and few after 68 in the English Order; the members at the older ages not having any influence on the result, as in the case of mortality and sickness, the excess of the average rate of the District above that of the English Order is not far from being a mean between the rate at the several quinquennial groups of ages, and does not greatly differ from the ratio of the actual to the expected exclusions of the Third Valuation, being 229 to 100 in the above table, and 202 to 100 in the Valuation, the latter being, however, necessarily, for the reason already given with reference to sickness and mortality, the more accurate.—(See Appendix A, p. 20, col. 15, District No. IX.) Exclusions much higher in the Port Phillip District than in the English M.U.

1.—M.U.I.O.O.F.: Sickness, Mortality, Exclusions, etc., experienced during the Ten Years 1881–90.

M.U.I.O.O.F. — Experience, 1881–90

37. When the comparison made in connexion with the several quinquennial valuations between the actual amount of sickness per member experienced and the rate which should have been experienced on the basis of Ratcliffe's M.U. Table, 1866–70, and the several Districts arranged in order accordingly, the following was their relative position at the valuations of 1880, 1885, and 1890:—

Districts in order of relative sickness, at Valuations 1880, 1885, and 1890.

The M.U. Districts in the Order of their relative Rate of Sickness during 1876–80, 1881–85, 1886–90.

Order of Relative Position.	Valuation 1876–80.		Valuation 1881–85.		Valuation 1886–90.	
	District.	Actual Sickness, Expected = 100 Weeks.	District.	Actual Sickness, Expected = 100 Weeks.	District.	Actual Sickness, Expected = 100 Weeks.
1	Port Fairy	79	Hamilton	67	Hamilton	74
2	Ovens and Murray ...	83	Corio	73	Yarra Yarra	82
3	Hamilton	89	Port Fairy	78	Wimmera	93
4	Wimmera	99	Ovens and Murray ...	88	Ovens and Murray ...	96
5	Corio	102	Wimmera	97	South Melbourne ...	96
6	South Melbourne ...	103	South Melbourne ...	101	Corio	101
7	Port Phillip	106	Port Phillip	105	Port Phillip	101
8	Ballarat	114	Ballarat	124	Collingwood	102
9	Bendigo	121	Collingwood	124	Ballarat	121
10	Collingwood	124	Bendigo	127	Castlemaine	129
11	Talbot	131	Warrnambool	146	Bendigo	134
12	Castlemaine	157	Castlemaine	150	Warrnambool	137
13	Warrnambool	187	Talbot	162	Port Fairy	152
14	... ...	...	... ...	...	Talbot	161

The Fourteen Districts divided into three Groups according as their sickness was equal to, less, or greater than, that of the Standard Table.

38. Having regard to their relative position during the two quinquennial periods 1881–85, 1886–90, the Districts may be divided into three classes, those whose actual rate of sickness was about equal to the expected rate taken as the average, consisting of three Districts—South Melbourne, Corio, Port Phillip, containing, at the end of 1890, 8,874 members; four Districts whose sickness was under the expectation—Hamilton, Yarra Yarra, Wimmera, Ovens and Murray, with 3,088 members; seven Districts whose rate of sickness was in excess of the expectation—Collingwood, Ballarat, Castlemaine, Bendigo, Warrnambool, Port Fairy, Talbot, containing 8,875 members. In abstracting the Decennial Experience of the Manchester Unity, I have grouped the Fourteen Districts into three classes, based upon the relation of their actual to their expected sickness as just explained, constituting, with the Order as a whole, four sets of Experience Tables consisting of:—

The Districts included in each Group.

"A" Districts:—
Under-Average-Sickness Group.

Hamilton (H.).
Yarra Yarra (Y.).
Wimmera (Wm.).
Ovens and Murray (O.).

3,088 Members.

"B" Districts:—
Average-Sickness Group.

South Melbourne (S.M.).
Corio (Cr.).
Port Phillip (P.P.).

8,874 Members.

"C" Districts:—
Over-Average-Sickness Group.

Collingwood (Cw.).
Ballarat (Bt.).
Castlemaine (Cm.).
Bendigo (Bd.).
Warrnambool (Wb.).
Port Fairy (P.F.).
Talbot (T.).

8,875 Members.

The whole Order.
20,837 Members.

39. The original facts relating to the M.U.I.O.O.F. in Victoria during the ten years 1881–90 were obtained in the manner I have explained and illustrated above in paragraphs 7 to 22, the method of deducing the number of members subject to risk of mortality and sickness respectively at each age being that shown in paragraph 20. The members in the Order during the decennium, with the several entries and exits, and the duration of sickness under full, two-thirds, and half pay, are given in the following Tables, Nos. I. to IV.:— Members, entries, exits, sickness, of M.U., Vict., 1881–90, given in Tables I. to IV.

40. Table I. contains the Experience of Mortality, Sickness, &c., of the "A" Districts, the Under-Average-Sickness Group. Table I.—Members, &c., of "A" Districts.

41. Table II. contains the Experience of the "B" Districts, the Average-Sickness Group. Table II.—Members, &c., of "B" Districts.

42. Table III. contains the Experience of the "C" Districts, the Over-Average-Sickness Group. Table III.—Members, &c., of "C" Districts.

43. Table IV. contains the Experience of the whole Order. The Districts included in the three Groups, "A," "B," and "C," are set forth in paragraph 38 above. Table IV.—Members, &c., of the Order.

Rates not graduated, but quinquennial average made use of.

44. As I explained in paragraph 23, it is not my intention at the present stage of the inquiry to subject the rates of mortality and sickness of the several Societies, as they come successively to be dealt with, to any system of graduation with the view of getting rid of fluctuations and irregularities, progression of a sufficiently orderly character will be obtained by taking the average rates for every five years of age in lieu of annual rates. In pursuance of this plan, it being necessary to employ the sum at each quinquennial group of ages of the factors affected, Tables V. and VI. are given containing the sum at each series of five years of the members at risk, members sick, deaths, exclusions, and duration of sickness in the Order and each District Group. Table V.—Summation by fives of members, deaths, and exclusions. Table VI.—Summation by fives of members, members sick, and weeks of sickness.

45. From the figures contained in Tables Nos. I. to VI. are derived the annual and quinquennial average rates of mortality in the three District Groups, and the Order as given in Table No. VII., the corresponding rates of the M.U.I.O.O.F. in England during 1866–70 being brought forward from paragraph 24, and the relation thereto in each case shown. Table VII.—Mortality: Rates and quinquennial average of M.U., Vict., 1881–90, and M.U., Eng., 1866–70, with comparison of the latter.

46. Table VIII. deals in a similar manner with the sickness rates, the English M.U. rates being brought forward from paragraph 28. Table VIII.—Sickness: Rates similarly compared.

47. Table IX. deals similarly with the rates of exclusion, the English M.U. rates contained in paragraph 34 being at quinquennial intervals of age only, have been calculated in the manner shown with respect to mortality and sickness for each quinquennial age-group. (See paragraphs 24 and 28.) Table IX.—Exclusions: Rates similarly compared.

TABLE I.—M.U.I.O.O.F., VICTORIA: "A" DISTRICTS.—UNDER-AVERAGE-SICKNESS GROUP.

Experience of Mortality, Sickness, etc., during the Ten Years 1881–90.

Age.	Members at Beginning of Period.	Entries during Period by—		Exits during Period by—			Members at End of Period.	Brought forward from Preceding Age.	Members at Beginning of Each Year of Period.	Members subject to risk in Middle of Year ("Years of Life").		Sickness.					Age.
		Initiation.	Clearance.	Death.	Clearance.	Arrears, Expulsion, or Resignation ("Exclusions").				Mortality.	Sickness.	Members Sick.	Duration. First Six Months.	Second Six Months.	Third Six Months, and after.	Total.	
(x)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(s_1) wks. dys.	(s_2) wks. dys.	(s_3) wks. dys.	(s) wks. dys.	(x)
16	...	46	...	...	1	1	5	...	...	22·0	...	...	...	...	...	...	16
17	...	67	...	1	...	2	5	39	39	71·0	36·5	6	20 4	...	...	20 4	17
18	...	149	...	...	2	12	30	98	98	165·5	85·0	18	81 2	18 5	...	100 1	18
19	7	223	3	...	2	21	51	203	210	311·5	189·5	31	130 5	10 0	4 1	145 0	19
20	15	232	6	5	3	48	80	362	377	468·0	328·0	49	164 0	7 2	...	171 2	20
21	35	246	4	3	9	71	74	479	514	597·5	439·0	67	259 5	24 0	...	283 5	21
22	33	263	11	4	13	93	109	607	640	722·0	544·0	88	273 3	14 0	28 2	315 5	22
23	46	267	26	3	15	96	112	695	741	830·5	649·0	114	549 5	21 0	52 0	622 5	23
24	30	281	29	3	20	121	134	808	838	921·0	720·0	120	378 1	51 0	12 2	441 3	24
25	57	239	13	9	25	124	138	870	927	974·0	792·5	115	404 4	3 0	18 0	425 4	25
26	57	239	32	2	32	116	141	883	940	1,000·5	823·0	112	452 4	28 0	...	480 4	26
27	47	200	16	4	33	126	124	920	967	993·5	830·5	127	485 4	13 3	27 3	526 4	27
28	41	209	29	1	20	108	200	896	937	991·5	833·0	100	433 2	64 1	18 0	515 3	28
29	37	197	30	6	25	91	152	846	883	935·5	791·5	108	400 1	8 5	45 5	454 5	29
30	50	167	18	5	29	102	169	836	886	910·5	776·0	126	511 1	47 2	...	558 3	30
31	42	90	25	2	28	94	139	766	808	803·5	711·5	109	407 4	47 4	30 0	485 2	31
32	40	111	24	1	23	60	133	660	700	725·5	640·0	86	505 5	45 4	46 0	597 3	32
33	49	92	18	8	15	43	109	618	667	689·0	621·5	88	406 3	91 3	42 5	540 5	33
34	41	73	24	1	18	45	113	602	643	659·5	600·5	74	370 5	48 1	88 0	507 0	34
35	58	75	15	5	15	45	92	563	621	633·5	573·5	80	382 2	31 2	86 3	500 1	35
36	45	40	22	2	10	45	91	554	599	601·5	559·0	77	304 0	79 5	73 0	456 5	36
37	56	8	6	3	18	38	69	513	569	546·5	523·5	75	332 3	10 3	108 0	451 0	37
38	43	3	11	5	11	30	60	455	498	482·0	465·5	76	309 2	52 0	67 0	428 2	38
39	54	1	11	9	6	18	60	406	460	449·5	440·0	75	320 5	35 1	107 1	463 1	39
40	48	2	5	3	9	16	39	379	427	416·5	407·5	76	262 3	55 5	151 4	470 0	40

41	39	...	7	8	5	6	32	367	406	400·0	397·0	64	370 5	36 2	170 5	578 0	41
42	42	...	10	5	6	12	31	362	404	397·5	391·5	63	265 3	81 1	132 4	479 2	42
43	40	...	6	7	6	14	30	360	400	389·5	382·5	73	357 1	28 0	159 0	544 1	43
44	32	...	6	3	4	15	48	349	381	373·0	365·5	65	332 1	34 0	33 4	399 5	44
45	44	1	2	4	1	7	34	317	361	356·5	352·5	69	384 5	75 1	108 1	568 1	45
46	47	...	8	6	2	16	32	318	365	357·0	349·0	72	443 3	71 1	227 3	742 1	46
47	32	...	6	7	1	6	30	317	349	345·0	342·0	75	355 0	10 1	139 0	504 1	47
48	40	...	2	7	2	1	33	311	351	347·0	346·5	84	477 5	73 2	102 0	653 1	48
49	32	...	3	3	5	5	39	310	342	337·0	334·5	53	238 1	57 1	79 5	375 1	49
50	33	...	2	3	1	5	26	293	326	322·5	320·0	64	354 4	54 0	133 4	542 2	50
51	33	...	1	6	1	4	34	293	326	321·0	319·0	84	437 0	56 1	236 2	729 3	51
52	18	...	2	8	...	4	30	282	300	295·0	293·0	68	408 0	111 5	146 1	666 0	52
53	8	...	1	4	3	1	19	260	268	264·5	264·0	48	268 4	69 0	100 4	438 2	53
54	8	...	1	1	2	3	30	242	250	247·5	246·0	63	254 1	65 0	215 5	535 0	54
55	8	...	1	3	...	3	32	215	223	220·5	219·0	65	346 0	26 0	194 1	566 1	55
56	5	...	1	1	...	...	25	186	191	191·0	191·0	48	259 2	70 0	165 2	494 4	56
57	...	...	...	3	1	1	34	166	166	163·5	163·0	37	195 3	47 0	135 3	378 0	57
58	...	...	1	2	...	1	27	127	127	126·0	125·5	29	133 1	29 3	134 0	296 4	58
59	...	...	2	2	...	...	28	98	98	98·0	98·0	24	118 0	48 0	92 0	258 0	59
60	...	...	...	1	...	...	30	70	70	69·5	69·5	19	81 3	8 5	147 1	237 3	60
61	...	...	...	...	...	1	11	39	39	38·5	38·0	12	85 1	26 0	18 0	129 1	61
62	1	...	...	1	...	...	8	27	28	27·5	27·5	8	32 3	32 0	62 4	127 1	62
63	...	...	...	1	...	...	7	19	19	18·5	18·5	5	33 4	...	52 0	85 4	63
64	...	...	...	...	...	...	7	11	11	11·0	11·0	4	17 3	...	...	17 3	64
65	...	...	...	2	...	...	2	4	4	3·0	3·0	2	19 3	...	...	19 3	65
66	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	66
67	1	...	...	...	...	...	...	...	1	1·0	1·0	1	4 0	...	...	4 0	67
68	...	...	...	...	...	...	...	1	1	1·0	1·0	1	1 0	...	...	1 0	68
69	...	...	...	...	...	...	...	1	1	1·0	1·0	...	...	...	...	...	69
70	...	...	...	...	...	...	...	1	1	1·0	1·0	...	...	...	...	...	70
71	...	...	...	...	...	...	...	1	1	1·0	1·0	...	...	...	...	...	71
72	...	...	...	...	...	...	...	1	1	1·0	1·0	...	...	...	...	...	72
73	...	...	...	1	...	...	...	1	1	0·5	0·5	...	...	...	...	...	73
Total	1,394	3,521	440	174	422	1,671	3,088	19,407	20,801	21,648·0	19,052·0	3,197	14,422 3	1,918 3	3,992 3	20,333 3	Total.

"A":—H., Y., Wm., O. Dts. (see paragraph 38).

TABLE II.—M.U.I.O.O.F., VICTORIA: "B" DISTRICTS.—AVERAGE-SICKNESS GROUP.

Experience of Mortality, Sickness, etc., during the Ten Years 1881–90.

Age.	Members at beginning of Period.	Entries during Period by—		Exits during Period by—			Members at end of Period.	Brought forward from preceding Age.	Members at beginning of each Year of Period.	Members subject to risk in middle of Year ("Years of life").		Sickness.					Age.
		Initiation.	Clearance.	Death.	Clearance.	Arrears, Expulsion, or Resignation ("Exclusion").				Mortality.	Sickness.	Members Sick.	Duration. First Six Months.	Second Six Months.	Third Six Months and After.	Total.	
(x)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(s_1) wks. dys.	(s_2) wks. dys.	(s_3) wks. dys.	(s) wks. dys.	(x)
16	...	134	...	...	...	...	23	...	...	67·0	...	1	1 4	...	...	1 4	16
17	...	236	2	1	1	7	41	111	111	225·5	104·0	23	89 0	...	...	89 0	17
18	1	469	3	2	2	20	98	299	300	524·0	279·5	72	278 4	14 0	...	292 4	18
19	21	567	14	4	6	44	141	650	671	934·5	629·0	115	462 4	25 4	2 0	490 2	19
20	61	583	22	3	16	102	192	1,057	1,118	1,360·0	1,017·5	208	937 1	69 3	41 3	1,048 1	20
21	102	611	51	7	18	136	241	1,410	1,512	1,762·5	1,389·0	231	903 0	131 4	108 0	1,142 4	21
22	138	625	58	9	41	186	259	1,772	1,910	2,133·5	1,728·0	265	1,148 0	145 1	141 2	1,434 3	22
23	155	604	84	17	54	254	294	2,098	2,253	2,434·5	2,005·5	269	1,184 3	168 0	105 1	1,457 4	23
24	195	632	97	11	73	271	332	2,322	2,517	2,704·0	2,252·5	280	1,206 4	190 0	291 3	1,688 1	24
25	218	527	120	10	83	274	316	2,559	2,777	2,917·0	2,516·5	342	1,629 2	204 0	352 0	2,185 2	25
26	199	474	103	14	84	271	386	2,741	2,940	3,044·0	2,671·5	368	1,462 3	121 0	408 4	1,992 1	26
27	186	446	107	16	66	264	395	2,762	2,948	3,051·5	2,696·5	356	1,539 0	176 0	261 4	1,976 4	27
28	166	378	112	22	76	247	416	2,760	2,926	2,998·5	2,686·0	351	1,426 4	103 3	327 0	1,857 1	28
29	171	366	101	23	82	223	388	2,655	2,826	2,895·5	2,601·0	306	1,269 3	107 0	193 4	1,570 1	29
30	163	284	113	16	78	192	428	2,577	2,740	2,795·5	2,557·5	328	1,414 1	188 4	272 1	1,875 0	30
31	148	170	83	16	73	176	381	2,423	2,571	2,565·0	2,392·0	329	1,421 2	189 4	290 3	1,901 3	31
32	186	179	84	18	65	149	296	2,178	2,364	2,379·5	2,215·5	281	1,279 0	73 2	281 2	1,633 4	32
33	192	144	69	21	70	157	303	2,099	2,291	2,273·5	2,123·0	296	1,387 4	141 4	207 5	1,737 1	33
34	169	87	65	17	49	112	289	1,953	2,122	2,109·0	2,009·5	274	1,181 4	145 3	313 1	1,640 2	34
35	184	104	56	15	49	97	253	1,807	1,991	1,990·5	1,890·0	274	1,105 2	85 2	273 3	1,464 1	35
36	153	45	53	14	40	101	263	1,737	1,890	1,861·5	1,788·5	247	1,188 0	186 0	309 3	1,683 3	36
37	169	18	43	19	37	68	191	1,570	1,739	1,707·5	1,664·5	225	1,067 0	159 5	352 4	1,579 3	37
38	152	3	47	19	30	56	191	1,485	1,637	1,609·5	1,580·0	238	1,084 2	187 0	331 1	1,602 3	38
39	146	3	31	23	34	39	154	1,391	1,537	1,506·0	1,485·0	221	988 4	182 2	342 1	1,513 1	39
40	125	...	40	14	25	38	136	1,321	1,446	1,427·5	1,408·5	228	997 0	107 3	397 1	1,501 4	40
41	132	2	17	19	11	29	155	1,273	1,405	1,385·0	1,369·5	225	976 1	132 5	414 0	1,523 0	41
42	118	3	27	12	21	30	140	1,210	1,328	1,311·5	1,295·0	204	1,060 0	100 2	398 2	1,558 4	42
43	126	...	14	14	16	27	120	1,155	1,281	1,259·5	1,246·0	215	1,266 5	276 3	445 0	1,988 2	43
44	121	1	19	12	15	30	130	1,118	1,239	1,220·5	1,205·0	217	1,123 4	227 3	905 4	2,256 5	44
45	126	...	10	20	8	31	107	1,072	1,198	1,173·5	1,158·0	206	925 1	222 0	700 5	1,848 0	45
46	122	...	7	18	4	18	117	1,042	1,164	1,147·5	1,138·5	181	1,069 5	120 0	619 3	1,809 2	46
47	147	...	6	16	8	16	123	1,014	1,161	1,144·0	1,136·0	210	1,032 3	165 1	735 5	1,933 3	47
48	139	...	7	22	5	22	111	1,004	1,143	1,122·0	1,111·0	210	1,158 3	150 3	706 1	2,015 1	48
49	151	...	5	17	7	17	88	990	1,141	1,123·0	1,114·5	219	1,126 4	231 4	532 4	1,891 0	49
50	115	1	6	20	5	16	94	1,017	1,132	1,115·0	1,106·5	244	1,098 5	171 2	650 1	1,920 2	50
51	136	...	6	16	6	13	99	1,004	1,140	1,125·5	1,119·0	245	1,239 1	251 0	741 0	2,231 1	51

52	89	...	7	19	4	19	94	1,012	1,101	1,083·5	1,074·0	199	991 3	196 4	875 4	2,063 5	52
53	95	...	3	23	4	12	79	972	1,067	1,049·0	1,043·0	219	1,338 1	222 4	889 3	2,450 2	53
54	77	...	7	18	3	13	89	952	1,029	1,015·5	1,009·0	221	1,186 5	239 5	997 2	2,424 0	54
55	57	...	2	33	2	8	84	913	970	949·5	945·5	225	1,508 1	258 1	1,132 4	2,899 0	55
56	45	...	2	24	3	8	102	845	890	873·5	869·5	186	1,020 3	395 1	1,053 1	2,468 5	56
57	26	...	2	20	1	14	99	755	781	764·5	757·5	167	1,128 0	267 4	950 4	2,346 2	57
58	21	...	2	11	1	9	122	649	670	660·5	656·0	148	850 1	348 5	1,339 4	2,538 4	58
59	20	...	1	18	1	4	75	529	549	538·0	536·0	140	744 0	228 2	1,389 4	2,362 0	59
60	14	...	...	11	1	5	96	452	466	457·5	455·0	108	695 1	121 2	1,277 3	2,094 0	60
61	19	...	...	10	...	3	63	353	372	365·5	364·0	103	687 3	224 4	1,315 3	2,227 4	61
62	15	...	...	11	2	4	58	296	311	302·5	300·5	84	507 3	183 4	1,253 5	1,945 0	62
63	7	...	1	7	1	1	57	236	243	239·0	238·5	75	424 3	110 3	988 0	1,523 0	63
64	8	...	...	7	...	1	38	178	186	182·0	181·5	54	353 0	130 5	796 5	1,280 4	64
65	4	...	...	8	...	...	28	140	144	140·0	140·0	49	270 3	130 5	847 4	1,249 0	65
66	5	...	...	3	...	...	16	108	113	111·5	111·5	31	135 4	44 1	826 3	1,006 2	66
67	10	...	...	4	...	...	15	94	104	102·0	102·0	38	193 4	167 4	880 5	1,242 1	67
68	4	...	2	9	...	1	13	85	89	85·0	84·5	36	191 4	36 3	829 0	1,057 1	68
69	6	...	...	2	...	...	8	68	74	73·0	73·0	28	144 0	48 4	720 4	913 2	69
70	2	...	...	3	...	...	13	64	66	64·5	64·5	25	91 4	78 0	696 4	866 2	70
71	...	...	...	2	...	...	11	50	50	49·0	49·0	25	114 4	28 5	566 0	709 3	71
72	1	...	...	2	...	...	6	37	38	37·0	37·0	21	45 2	73 1	515 2	633 5	72
73	1	...	...	4	...	...	4	30	31	29·0	29·0	17	61 3	26 0	442 1	529 4	73
74	...	...	...	1	...	...	2	23	23	22·5	22·5	13	52 4	40 0	390 3	483 1	74
75	...	...	...	5	...	1	3	20	20	17·0	16·5	15	90 5	78 0	303 1	472 0	75
76	1	...	...	...	...	...	3	11	12	12·0	12·0	10	22 0	2 0	364 0	388 0	76
77	1	...	...	3	...	...	1	9	10	8·5	8·5	8	25 5	14 3	254 3	294 5	77
78	...	...	...	...	...	...	4	6	6	6·0	6·0	4	17 2	...	152 0	169 2	78
79	...	...	...	...	...	...	...	2	2	2·0	2·0	1	...	...	54 0	54 0	79
80	...	...	...	...	...	...	..	2	2	2·0	2·0	1	...	...	54 0	54 0	80
81	...	...	...	...	...	...	...	2	2	2·0	2·0	1	...	...	50 0	50 0	81
82	...	...	...	...	...	1	...	2	2	1·5	1·0	1	...	...	50 0	50 0	82
83	...	...	...	...	...	...	...	1	1	1·0	1·0	1	...	...	44 0	44 0	83
84	...	...	...	1	...	...	...	1	1	0·5	0·5	1	...	...	33 4	33 4	84
Total...	5,361	7,696	1,711	776	1,281	3,837	8,874	64,533	69,894	71,650·5	65,884·0	10,759	51,622 1	8,847 5	34,787 3	95,257 3	Total.

"B":—S.M., Cr., P.P. Dts. (see paragraph 38).

TABLE III.—M.U.I.O.O.F., VICTORIA: "C" DISTRICTS.—OVER-AVERAGE-SICKNESS GROUP.

Experience of Mortality, Sickness, etc., during the Ten Years 1881–90.

Age.	Members at Beginning of Period.	Entries during Period by—		Exits during Period by—			Members at End of Period.	Brought forward from Preceding Age.	Members at Beginning of Each Year of Period.	Members subject to risk in Middle of Year. ("Years of Life.")		Sickness.							Age.
		Initiation.	Clearance.	Death.	Clearance.	Arrears, Expulsion, Resignation ("Exclusions").				Mortality.	Sickness.	Members Sick.	Duration. First Six Months.		Second Six Months.		Third Six Months and after.		Total.		
(x)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(s_1)		(s_2)		(s_3)		(s)		(x)
													wks.	dys.	wks.	dys.	wks.	dys.	wks.	dys.	
16	...	166	...	...	...	1	17	...	...	82·5	−1·0	2	13	5	...		...		13	5	16
17	...	264	...	...	2	6	45	148	148	276·0	141·0	38	129	3	...		...		129	3	17
18	...	502	1	2	2	20	109	359	359	598·5	337·5	76	231	3	...		...		231	3	18
19	33	619	7	4	10	53	166	729	762	1,041·5	705·5	142	557	2	37	0	8	0	602	2	19
20	75	523	7	1	20	97	228	1,155	1,230	1,436·0	1,126·0	206	697	4	25	1	97	0	819	5	20
21	87	590	17	12	36	130	236	1,414	1,501	1,715·5	1,355·5	244	882	0	74	5	71	1	1,008	0	21
22	149	510	36	12	39	175	260	1,694	1,843	2,003·0	1,660·5	276	1,146	4	59	5	53	4	1,260	1	22
23	186	490	45	3	64	198	269	1,903	2,089	2,224·0	1,880·0	325	1,260	2	81	5	83	2	1,425	3	23
24	160	479	60	11	62	190	318	2,090	2,250	2,388·0	2,053·5	355	1,446	4	137	4	134	0	1,718	2	24
25	214	430	43	12	72	235	273	2,208	2,422	2,499·0	2,166·5	338	1,175	4	145	5	171	4	1,493	1	25
26	196	392	57	15	77	219	266	2,303	2,499	2,568·0	2,262·5	366	1,581	4	203	4	180	2	1,965	4	26
27	183	369	49	11	62	199	339	2,371	2,554	2,627·0	2,343·0	386	1,496	2	141	2	217	5	1,855	3	27
28	159	313	59	7	88	197	343	2,361	2,520	2,566·0	2,305·0	388	1,532	2	87	4	137	2	1,757	2	28
29	187	352	57	10	79	170	313	2,257	2,444	2,519·0	2,258·0	389	1,465	1	158	4	197	3	1,821	2	29
30	185	208	43	17	73	148	314	2,281	2,466	2,472·5	2,294·5	372	1,457	4	126	5	233	3	1,818	0	30
31	189	161	44	16	74	148	283	2,165	2,354	2,337·5	2,183·0	374	1,599	4	135	3	255	5	1,991	0	31
32	178	142	37	9	53	125	263	2,038	2,216	2,212·0	2,078·5	336	1,432	1	116	0	316	2	1,864	3	32
33	184	99	49	11	52	113	270	1,945	2,129	2,115·0	2,009·0	363	1,552	2	166	5	400	5	2,120	0	33
34	172	98	30	11	51	99	252	1,831	2,003	1,986·5	1,888·0	310	1,175	3	190	2	459	2	1,825	1	34
35	201	69	44	9	45	70	248	1,718	1,919	1,913·5	1,844·0	352	1,483	3	103	2	542	2	2,129	1	35
36	184	50	33	19	45	73	214	1,660	1,844	1,817·0	1,755·5	336	1,342	1	91	1	513	4	1,947	0	36
37	194	6	36	16	49	57	174	1,576	1,770	1,730·0	1,698·5	343	1,356	2	160	4	487	4	2,004	4	37
38	174	4	21	9	39	54	137	1,516	1,690	1,651·5	1,622·5	310	1,270	3	72	0	607	0	1,949	3	38
39	155	3	42	19	40	44	162	1,476	1,631	1,602·0	1,578·5	302	1,441	0	208	4	422	3	2,072	1	39
40	177	...	19	20	33	29	155	1,411	1,588	1,556·5	1,542·0	325	1,253	1	137	2	807	2	2,197	5	40
41	225	1	19	16	18	32	147	1,370	1,595	1,572·0	1,555·5	308	1,387	2	295	3	1,047	1	2,730	0	41
42	174	1	10	17	28	36	129	1,402	1,576	1,541·0	1,522·5	340	1,538	1	277	5	1,178	4	2,994	4	42
43	174	...	21	16	21	28	128	1,377	1,551	1,529·0	1,515·0	344	1,730	4	284	2	1,073	3	3,088	3	43
44	216	1	15	20	15	29	141	1,379	1,595	1,571·0	1,556·0	352	1,637	0	347	5	1,285	5	3,270	4	44
45	218	...	13	29	15	28	129	1,406	1,624	1,594·5	1,580·5	351	1,700	4	356	5	1,262	1	3,319	4	45
46	245	...	14	23	17	33	135	1,436	1,681	1,651·5	1,635·0	403	2,078	0	353	0	1,164	2	3,595	2	46
47	224	...	7	18	14	29	123	1,487	1,711	1,684·0	1,669·5	362	1,817	1	389	1	1,586	1	3,792	3	47
48	255	...	9	33	17	31	111	1,534	1,789	1,753·0	1,737·5	416	2,010	0	322	5	1,605	5	3,938	4	48
49	225	1	6	24	7	19	126	1,606	1,831	1,809·5	1,799·5	418	2,101	0	428	2	1,842	2	4,371	4	49
50	206	...	5	24	9	38	154	1,662	1,868	1,835·0	1,816·0	474	2,871	1	544	4	2,141	2	5,557	1	50

51	219	...	7	32	13	22	118	1,648	1,867	1,837·0	1,826·0	501	2,862 4	735 5	2,666 3	6,265 0	51
52	167	...	9	44	7	29	126	1,689	1,856	1,820·5	1,806·0	509	2,750 3	755 2	3,080 0	6,585 5	52
53	114	...	4	44	8	21	143	1,659	1,773	1,738·5	1,728·0	465	2,315 5	523 3	3,190 4	6,030 0	53
54	88	...	7	32	9	18	163	1,561	1,649	1,623·0	1,614·0	443	2,327 5	529 5	3,002 5	5,860 3	54
55	68	...	3	32	3	15	169	1,434	1,502	1,478·5	1,471·0	423	2,227 2	492 0	3,230 3	5,949 5	55
56	52	...	9	33	7	14	157	1,286	1,338	1,315·5	1,308·5	341	1,837 0	449 4	2,769 3	5,056 1	56
57	25	...	2	28	3	14	184	1,136	1,161	1,139·5	1,132·5	339	1,863 3	553 5	2,537 3	4,954 5	57
58	24	...	7	36	8	11	153	934	958	934·0	928·5	272	1,630 4	454 5	2,360 4	4,446 1	58
59	13	...	2	21	2	4	137	757	770	757·5	755·5	223	1,324 2	273 0	1,998 2	3,595 4	59
60	18	...	2	22	1	3	158	608	626	614·0	612·5	179	962 4	309 1	1,451 0	2,722 5	60
61	7	...	2	13	2	5	104	444	451	442·0	439·5	144	871 1	239 5	1,369 0	2,480 0	61
62	6	...	...	14	...	1	79	329	335	327·5	327·0	108	694 4	222 3	971 4	1,888 5	62
63	6	...	...	15	...	2	63	241	247	238·5	237·5	99	643 2	235 0	959 4	1,838 0	63
64	5	...	...	8	...	2	46	167	172	167·0	166·0	54	433 1	223 0	846 3	1,502 4	64
65	3	...	...	6	...	...	40	116	119	116·0	116·0	44	217 3	126 5	796 0	1,140 2	65
66	2	...	...	4	...	...	16	73	75	73·0	73·0	28	188 2	45 2	604 2	838 0	66
67	2	...	...	9	...	1	10	55	57	52·0	51·5	24	94 2	48 3	482 2	625 1	67
68	2	...	...	3	...	...	6	37	39	37·5	37·5	19	70 3	23 4	502 0	596 1	68
69	1	...	...	1	...	...	11	30	31	30·5	30·5	15	44 3	10 5	458 2	513 4	69
70	3	...	...	3	...	...	2	19	22	20·5	20·5	16	95 3	34 0	429 1	558 4	70
71	1	...	...	1	...	...	2	17	18	17·5	17·5	13	83 5	59 0	423 3	566 2	71
72	...	...	...	...	...	...	4	15	15	15·0	15·0	13	15 4	26 0	513 0	554 4	72
73	...	...	...	...	...	...	2	11	11	11·0	11·0	10	28 1	...	418 0	446 1	73
74	...	...	...	1	...	...	...	9	9	8·5	8·5	7	9 4	...	308 0	317 4	74
75	...	...	...	...	...	...	...	8	8	8·0	8·0	6	2 2	...	262 0	264 2	75
76	...	...	...	2	...	...	...	8	8	7·0	7·0	6	33 5	...	165 0	198 5	76
77	...	...	...	...	...	...	2	6	6	6·0	6·0	4	7 2	9 0	158 0	174 2	77
78	...	...	...	1	...	...	1	4	4	3·5	3·5	3	...	...	127 0	127 0	78
79	...	...	...	...	...	...	1	2	2	2·0	2·0	2	...	...	110 0	110 0	79
80	...	...	...	...	...	...	1	1	1	1·0	1·0	1	...	...	52 0	52 0	80
Total	6,610	6,843	1,009	881	1,391	3,315	8,875	69,572	76,182	77,314·5	72,235·5	15,333	71,488 0	12,643 0	56,828 3	140,959 3	Total.

"C":—Cw., B., Cm., Bd., Wb., P.F., T. Dts. (see paragraph 38).

TABLE IV.—M.U.I.O.O.F., VICTORIA: THE WHOLE ORDER.

Experience of Mortality, Sickness, etc., during the Ten Years 1881–90.

Age.	Members at Beginning of Period.	Entries during Period by—		Exits during Period by—			Members at End of Period.	Brought forward from Preceding Age.	Members at Beginning of Each Year of Period.	Members subject to risk in Middle of Year. ("Years of Life.")		Sickness.					Age.
		Initiation.	Clearance.	Death.	Clearance.	Arrears, Expulsion, Resignation ("Exclusions").				Mortality.	Sickness.	Members Sick.	Duration. First Six Months.	Second Six Months.	Third Six Months and after.	Total.	
(x)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(s_1)	(s_2)	(s_3)	(s)	(x)
													wks. dys.	wks. dys.	wks. dys.	wks. dys.	
16	...	346	...	...	1	2	45	...	...	171·5	− 2·5	3	15 3	...	...	15 3	16
17	...	567	2	2	3	15	91	298	298	572·5	281·5	67	239 1	...	...	239 1	17
18	1	1,120	4	4	6	52	237	756	757	1,288·0	702·0	166	591 3	32 5	...	624 2	18
19	61	1,409	24	8	18	118	358	1,582	1,643	2,287·5	1,524·0	288	1,150 5	72 4	14 1	1,237 4	19
20	151	1,338	35	9	39	247	500	2,574	2,725	3,264·0	2,471·5	463	1,798 5	102 0	138 3	2,039 2	20
21	224	1,447	72	22	63	337	551	3,303	3,527	4,075·5	3,183·5	542	2,044 5	230 3	179 1	2,454 3	21
22	320	1,398	105	25	93	454	628	4,073	4,393	4,858·5	3,932·5	629	2,568 1	219 0	223 2	3,010 3	22
23	387	1,361	155	23	133	548	675	4,696	5,083	5,489·0	4,534·5	708	2,994 4	270 5	240 3	3,506 0	23
24	385	1,392	186	25	155	582	784	5,220	5,605	6,013·0	5,026·0	755	3,031 3	378 4	437 5	3,848 0	24
25	489	1,196	176	31	180	633	727	5,637	6,126	6,390·0	5,475·5	795	3,209 4	352 5	541 4	4,104 1	25
26	452	1,105	192	31	193	606	793	5,927	6,379	6,612·5	5,757·0	846	3,496 5	352 4	589 0	4,438 3	26
27	416	1,015	172	31	161	589	858	6,053	6,469	6,672·0	5,870·0	869	3,521 0	330 5	507 0	4,358 5	27
28	366	900	200	30	184	552	959	6,017	6,383	6,550·0	5,824·0	839	3,392 2	255 2	482 2	4,130 0	28
29	395	915	188	39	186	484	853	5,758	6,153	6,350·0	5,650·5	803	3,134 5	274 3	437 0	3,846 2	29
30	398	659	174	38	180	442	911	5,694	6,092	6,178·5	5,628·0	826	3,383 0	362 5	505 4	4,251 3	30
31	379	421	152	34	175	418	803	5,354	5,733	5,706·0	5,286·5	812	3,428 4	372 5	576 2	4,377 5	31
32	404	432	145	28	141	334	692	4,876	5,280	5,317·0	4,934·0	703	3,217 0	235 0	643 4	4,095 4	32
33	425	335	136	40	137	313	682	4,662	5,087	5,077·5	4,753·5	747	3,346 3	400 0	651 3	4,398 0	33
34	382	258	119	29	118	256	654	4,386	4,768	4,755·0	4,498·0	658	2,728 0	384 0	860 3	3,972 3	34
35	443	248	115	29	109	212	593	4,088	4,531	4,537·5	4,307·5	706	2,971 1	220 0	902 2	4,093 3	35
36	382	135	108	35	95	219	568	3,951	4,333	4,280·0	4,103·0	660	2,834 1	357 0	896 1	4,087 2	36
37	419	32	85	38	104	163	434	3,659	4,078	3,984·0	3,886·5	643	2,755 5	331 0	948 2	4,035 1	37
38	369	10	79	33	80	140	388	3,456	3,825	3,743·0	3,668·0	624	2,664 1	311 0	1,005 1	3,980 2	38
39	355	7	84	51	80	101	376	3,273	3,628	3,557·5	3,503·5	598	2,750 3	426 1	871 5	4,048 3	39
40	350	2	64	37	67	83	330	3,111	3,461	3,400·5	3,358·0	629	2,512 4	300 4	1,356 1	4,169 3	40
41	396	3	43	43	34	67	334	3,010	3,406	3,357·0	3,322·0	597	2,734 2	464 4	1,632 0	4,831 0	41
42	334	4	47	34	55	78	300	2,974	3,308	3,250·0	3,209·0	607	2,863 4	459 2	1,709 4	5,032 4	42
43	340	...	41	37	43	69	278	2,892	3,232	3,178·0	3,143·5	632	3,354 4	588 5	1,677 3	5,621 0	43
44	369	2	40	35	34	74	319	2,846	3,215	3,164·5	3,126·5	634	3,092 5	609 2	2,225 1	5,927 2	44
45	388	1	25	53	24	66	270	2,795	3,183	3,124·5	3,091·0	626	3,010 4	654 0	2,071 1	5,735 5	45
46	414	...	29	47	23	67	284	2,796	3,210	3,156·0	3,122·5	656	3,591 2	544 1	2,011 2	6,146 5	46
47	403	...	19	41	23	51	276	2,818	3,221	3,173·0	3,147·5	647	3,204 4	564 3	2,461 0	6,230 1	47
48	434	...	18	62	24	54	255	2,849	3,283	3,222·0	3,195·0	710	3,646 2	546 4	2,414 0	6,607 0	48
49	408	1	14	44	19	41	253	2,906	3,314	3,269·5	3,248·5	690	3,465 5	717 1	2,454 5	6,637 5	49

50	354	1	13	47	15	59	274	2,972	3,326	3,272·5	3,242·5	782	4,324 4	770 0	2,925 1	8,019 5	50
51	388	...	14	54	20	39	251	2,945	3,333	3,283·5	3,264·0	830	4,538 5	1,043 0	3,643 5	9,225 4	51
52	274	...	18	71	11	52	250	2,983	3,257	3,199·0	3,173·0	776	4,150 0	1,063 5	4,101 5	9,315 4	52
53	217	...	8	71	15	34	241	2,891	3,108	3,052·0	3,035·0	732	3,922 4	815 1	4,180 5	8,918 4	53
54	173	...	15	51	14	34	282	2,755	2,928	2,886·0	2,869·0	727	3,768 5	834 4	4,216 0	8,819 3	54
55	133	...	6	68	5	26	285	2,562	2,695	2,648·5	2,635·5	713	4,081 3	776 1	4,557 2	9,415 0	55
56	102	...	12	58	10	22	284	2,317	2,419	2,380·0	2,369·0	575	3,116 5	914 5	3,988 0	8,019 4	56
57	51	...	4	51	5	29	317	2,057	2,108	2,067·5	2,053·0	543	3,187 0	868 3	3,623 4	7,679 1	57
58	45	...	10	49	9	21	302	1,710	1,755	1,720·5	1,710·0	449	2,614 0	833 1	3,834 2	7,281 3	58
59	33	...	5	41	3	8	240	1,384	1,417	1,393·5	1,389·5	387	2,186 2	549 2	3,480 0	6,215 4	59
60	32	...	2	34	2	8	284	1,130	1,162	1,141·0	1,137·0	306	1,739 2	439 2	2,875 4	5,054 2	60
61	26	...	2	23	2	9	178	836	862	846·0	841·5	259	1,643 5	490 3	2,702 3	4,836 5	61
62	22	...	...	26	2	5	145	652	674	657·5	655·0	200	1,234 4	438 1	2,288 1	3,961 0	62
63	13	...	1	23	1	3	127	496	509	496·0	494·5	179	1,101 3	345 3	1,999 4	3,446 4	63
64	13	...	...	15	...	3	91	356	369	360·0	358·5	112	803 4	353 5	1,643 2	2,800 5	64
65	7	...	...	16	...	...	70	260	267	259·0	259·0	95	507 3	257 4	1,643 4	2,408 5	65
66	7	...	...	7	...	...	32	181	188	184·5	184·5	59	324 0	89 3	1,430 5	1,844 2	66
67	13	...	...	13	...	1	25	149	162	155·0	154·5	63	292 0	216 1	1,363 1	1,871 2	67
68	6	...	2	12	...	1	19	123	129	123·5	123·0	56	263 1	60 1	1,331 0	1,654 2	68
69	7	...	...	3	...	...	19	99	106	104·5	104·5	43	188 3	59 3	1,179 0	1,427 0	69
70	5	...	...	6	...	...	15	84	89	86·0	86·0	41	187 1	112 0	1,125 5	1,425 0	70
71	1	...	...	3	...	...	13	68	69	67·5	67·5	38	198 3	87 5	989 3	1,275 5	71
72	1	...	...	2	...	...	10	53	54	53·0	53·0	34	61 0	99 1	1,028 2	1,188 3	72
73	1	...	...	5	...	...	6	42	43	40·5	40·5	27	89 4	26 0	860 1	975 5	73
74	...	...	...	2	...	...	2	32	32	31·0	31·0	20	62 2	40 0	698 3	800 5	74
75	...	...	...	5	...	1	3	28	28	25·0	24·5	21	93 1	78 0	565 1	736 2	75
76	1	...	...	2	...	...	3	19	20	19·0	19·0	16	55 5	2 0	529 0	586 5	76
77	1	...	...	3	...	...	3	15	16	14·5	14·5	12	33 1	23 3	412 3	469 1	77
78	...	...	...	1	...	...	5	10	10	9·5	9·5	7	17 2	...	279 0	296 2	78
79	...	...	...	...	...	...	1	4	4	4·0	4·0	3	...	...	164 0	164 0	79
80	...	...	...	...	...	...	1	3	3	3·0	3·0	2	...	...	106 0	106 0	80
81	...	...	...	...	...	...	...	2	2	2·0	2·0	1	...	...	50 0	50 0	81
82	...	...	...	...	...	1	...	2	2	1·5	1·0	1	...	...	50 0	50 0	82
83	...	...	...	...	...	...	...	1	1	1·0	1·0	1	...	...	44 0	44 0	83
84	...	...	...	1	...	...	...	1	1	0·5	0·5	1	...	...	33 4	33 4	84
Total	13,365	18,060	3,160	1,831	3,094	8,823	20.837	153,512	166,877	170,613·0	157,171·5	29,289	137,532 4	23,409 2	95,608 3	256,550 3	Total.

TABLE V.—M.U.I.O.O.F., VICTORIA: "A," "B," "C" DISTRICTS AND THE WHOLE ORDER.

Sum of Members, Deaths, and Exclusions at each Quinquennial Group of Ages, during the Ten Years 1881–90.

Age.	"A" Districts.—Under-Average-Sickness Group.			"B" Districts.—Average-Sickness Group.			"C" Districts.—Over-Average-Sickness Group.			The Order.			Age.
	Members. $(\Sigma^{\,I}_{5}\, j)$	Deaths. $(\Sigma^{\,I}_{5}\, d)$	Exclusions. $(\Sigma^{\,I}_{5}\, f)$	Members. $(\Sigma^{\,I}_{5}\, j)$	Deaths. $(\Sigma^{\,I}_{5}\, d)$	Exclusions. $(\Sigma^{\,I}_{5}\, f)$	Members. $(\Sigma^{\,I}_{5}\, j)$	Deaths. $(\Sigma^{\,I}_{5}\, d)$	Exclusions. $(\Sigma^{\,I}_{5}\, f)$	Members. $(\Sigma^{\,I}_{5}\, j)$	Deaths. $(\Sigma^{\,I}_{5}\, d)$	Exclusions. $(\Sigma^{\,I}_{5}\, f)$	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(1)
18	1,038·0	6	84	3,111·0	10	173	3,434·5	7	177	7,583·5	23	434	18
19	1,613·5	9	154	4,806·5	17	309	5,067·5	19	306	11,487·5	45	769	19
20	2,264·5	12	245	6,714·5	25	488	6,794·5	31	475	15,773·5	68	1,208	20
21	2,929·5	15	329	8,625·0	40	722	8,420·0	32	653	19,974·5	87	1,704	21
22	3,539·0	18	429	10,394·5	47	949	9,766·5	39	790	23,700·0	104	2,168	22
23	4,045·0	22	505	11,951·5	54	1,121	10,829·5	50	928	26,826·0	126	2,554	23
24	4,448·0	21	550	13,233·0	61	1,256	11,682·0	53	1,017	29,363·0	135	2,823	24
25	4,719·5	21	583	14,151·0	68	1,334	12,306·0	52	1,041	31,176·5	141	2,958	25
26	4,880·5	19	595	14,715·0	73	1,327	12,642·0	56	1,040	32,237·5	148	2,962	26
27	4,895·0	22	565	14,906·5	85	1,279	12,773·0	55	1,020	32,574·5	162	2,864	27
28	4,831·5	18	543	14,785·0	91	1,197	12,746·5	60	933	32,363·0	169	2,673	28
29	4,634·5	18	521	14,306·0	93	1,102	12,516·0	61	862	31,456·5	172	2,485	29
30	4,366·5	15	455	13,634·0	95	987	12,101·0	59	788	30,101·5	169	2,230	30
31	4,064·0	22	390	12,909·0	94	897	11,656·0	63	704	28,629·0	179	1,991	31
32	3,788·0	17	344	12,122·5	88	786	11,123·5	64	633	27,034·0	169	1,763	32
33	3,511·0	17	287	11,317·5	87	691	10,564·5	56	555	25,393·0	160	1,533	33
34	3,309·0	17	238	10,614·0	85	616	10,044·0	59	480	23,967·0	161	1,334	34
35	3,130·0	19	216	9,942·0	86	535	9,562·0	66	412	22,634·0	171	1,163	35
36	2,923·0	16	203	9,278·0	84	434	9,098·5	64	353	21,299·5	164	990	36
37	2,713·0	24	176	8,675·0	90	361	8,714·0	72	298	20,102·0	186	835	37
38	2,496·0	22	147	8,112·0	89	302	8,357·0	83	257	18,965·0	194	706	38
39	2,294·5	28	108	7,635·5	94	230	8,112·0	80	216	18,042·0	202	554	39
40	2,145·5	30	82	7,239·5	87	192	7,923·0	81	195	17,308·0	198	469	40
41	2,053·0	32	66	6,889·5	82	163	7,800·5	88	169	16,743·0	202	398	41
42	1,976·5	26	63	6,604·0	71	154	7,769·5	89	154	16,350·0	186	371	42
43	1,916·5	27	54	6,350·0	77	147	7,807·5	98	153	16,074·0	202	354	43
44	1,873·5	25	64	6,112·5	76	136	7,887·0	105	154	15,873·0	206	354	44
45	1,821·0	27	58	5,945·0	80	122	8,030·0	106	147	15,796·0	213	327	45
46	1,778·5	27	45	5,807·5	88	117	8,254·0	123	150	15,840·0	238	312	46
47	1,742·5	27	35	5,710·0	93	104	8,492·5	127	140	15,945·0	247	279	47
48	1,708·5	26	33	5,651·5	93	89	8,733·0	122	150	16,093·0	241	272	48
49	1,672·5	26	21	5,629·5	91	84	8,918·5	131	139	16,220·5	248	244	49
50	1,622·5	27	19	5,569·0	94	87	9,055·0	157	139	16,246·5	278	245	50
51	1,540·0	24	19	5,496·0	95	77	9,040·5	168	129	16,076·5	287	225	51
52	1,450·5	22	17	5,388·5	96	73	8,854·0	176	128	15,693·0	294	218	52
53	1,348·5	22	15	5,223·0	109	65	8,497·5	184	105	15,069·0	315	185	53

54	1,218·5	17	11	4,971·0	117	60	7,976·0	185	97	14,165·5	319	168	54
55	1,087·0	12	8	4,652·0	118	55	7,295·0	169	82	13,034·0	299	145	55
56	948·5	10	8	4,263·5	106	52	6,490·5	161	72	11,702·5	277	132	56
57	799·0	11	5	3,786·0	106	43	5,625·0	150	58	10,210·0	267	106	57
58	648·0	9	2	3,294·0	84	40	4,760·5	140	46	8,702·5	233	88	58
59	495·5	8	3	2,786·0	70	35	3,887·0	120	37	7,168·5	198	75	59
60	359·5	6	2	2,324·0	61	25	3,075·0	106	24	5,758·5	173	51	60
61	252·0	5	1	1,902·5	57	17	2,379·5	85	15	4,534·0	147	33	61
62	165·0	3	1	1,546·5	46	14	1,789·0	72	13	3,500·5	121	28	62
63	98·5	4	1	1,229·0	43	9	1,291·0	56	10	2,618·5	103	20	63
64	60·0	4	...	975·0	36	6	922·0	47	5	1,957·0	87	11	64
65	33·5	3	...	774·5	29	2	646·5	42	5	1,454·5	74	7	65
66	16·0	2	...	620·5	31	2	445·5	30	3	1,082·0	63	5	66
67	6·0	2	...	511·5	26	1	309·0	23	1	826·5	51	2	67
68	4·0	...	...	436·0	21	1	213·5	20	1	653·5	41	2	68
69	5·0	...	...	373·5	20	1	158·0	17	1	536·5	37	2	69
70	5·0	...	...	308·5	18	1	121·0	8	...	434·5	26	1	70
71	4·5	1	...	252·5	13	...	94·5	5	...	351·5	19	...	71
72	3·5	1	...	202·0	12	...	72·5	5	...	278·0	18	...	72
73	2·5	1	...	154·5	14	1	60·0	2	...	217·0	17	1	73
74	1·5	1	...	117·5	12	1	49·5	3	...	168·5	16	1	74
75	0·5	1	...	89·0	13	1	40·5	3	...	130·0	17	1	75
76	...	...	...	66·0	9	1	33·0	4	...	99·0	13	1	76
77	...	...	...	45·5	8	1	26·5	3	...	72·0	11	1	77
78	...	...	...	30·5	3	...	19·5	3	...	50·0	6	...	78
79	...	...	...	20·5	3	...	12·5	1	...	33·0	4	...	79
80	...	...	...	13·5	...	1	6·5	1	...	20·0	1	1	80
81	...	...	...	8·5	...	1	3·0	...	...	11·5	...	1	81
82	...	...	...	7·0	1	1	1·0	...	...	8·0	1	1	82
83	...	...	...	5·0	1	1	...	...	...	5·0	1	1	83
84	...	...	...	3·0	1	1	...	...	...	3·0	1	1	84
85	...	...	...	1·5	1	...	...	...	...	1·5	1	...	85
86	...	...	...	0·5	1	...	...	...	...	0·5	1	...	86
Total ...	107,296·5	867	8,300	355,325·5	3,869	19,080	383,176	4,397	16,460	845,798	9,133	43,840	Total.

"A":—H., Y., Wm., O. Dts. "B":—S.M., Cr., P.P. Dts. "C":—Cw., Bt., Cm., Bd., Wb., P.F., T. Dts (See paragraph 38.)

TABLE VI.—M.U.I.O.O.F., VICTORIA: "A," "B," "C" DISTRICTS, AND THE WHOLE ORDER.

Sum of Members, Members Sick and Total Number of Weeks Sickness, at each Quinquennial Group of Ages during the Ten Years 1881–90.

Age.	"A" Districts.—Under-Average-Sickness Group.			"B" Districts.—Average-Sickness Group.			"C" Districts.—Over-Average-Sickness Group.			The Order.			Age.
	Members. $\left(\Sigma\,{}^{I}_{5}\,k\right)$	Members Sick. $\left(\Sigma\,{}^{I}_{5}\,I\right)$	Weeks Sickness. $\left(\Sigma\,{}^{I}_{5}\,s\right)$	Members. $\left(\Sigma\,{}^{I}_{5}\,k\right)$	Members Sick. $\left(\Sigma\,{}^{I}_{5}\,I\right)$	Weeks Sickness. $\left(\Sigma\,{}^{I}_{5}\,s\right)$	Members. $\left(\Sigma\,{}^{I}_{5}\,k\right)$	Members Sick. $\left(\Sigma\,{}^{I}_{5}\,I\right)$	Weeks Sickness. $\left(\Sigma\,{}^{I}_{5}\,s\right)$	Members. $\left(\Sigma\,{}^{I}_{5}\,k\right)$	Members Sick. $\left(\Sigma\,{}^{I}_{5}\,I\right)$	Weeks Sickness. $\left(\Sigma\,{}^{I}_{5}\,s\right)$	
(1)	(2)	(3)	(4)	(5)	(6	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(1)
18	637·5	104	437·2	2,030·0	419	1,921·8	2,309·0	464	1,797·0	4,976·5	987	4,156·0	18
19	1,078·0	171	721·0	3,419·0	649	3,062·8	3,665·5	706	2,811·2	8,162·5	1,526	6,595·0	19
20	1,585·5	253	1,016·2	5,043·0	891	4,408·3	5,185·0	944	3,941·8	11,813·5	2,088	9,366·3	20
21	2,149·5	349	1,538·8	6,769·0	1,088	5,573·3	6,727·5	1,193	5,135·8	15,646·0	2,630	12,248·0	21
22	2,680·0	438	1,835·3	8,392·5	1,253	6,771·2	8,075·5	1,406	6,251·8	19,148·0	3,097	14,858·3	22
23	3,144·5	504	2,089·7	9,891·5	1,387	7,908·3	9,116·0	1,538	6,925·2	22,152·0	3,429	16,923·2	23
24	3,528·5	549	2,286·5	11,174·0	1,524	8,757·8	10,023·0	1,660	7,862·8	24,725·5	3,733	18,907·2	24
25	3,815·0	588	2,497·3	12,142·5	1,615	9,300·0	10,705·5	1,770	8,458·2	26,663·0	3,973	20,255·5	25
26	3,999·0	574	2,390·0	12,823·0	1,697	9,699·5	11,130·5	1,833	8,790·0	27,952·5	4,104	20,879·5	26
27	4,070·5	562	2,403·3	13,171·5	1,723	9,581·5	11,335·0	1,867	8,893·0	28,577·0	4,152	20,877·8	27
28	4,054·0	573	2,536·2	13,212·5	1,709	9,271·2	11,463·0	1,901	9,217·8	28,729·5	4,183	21,025·2	28
29	3,942·5	570	2,540·8	12,933·0	1,670	9,180·5	11,383·5	1,909	9,243·2	28,259·0	4,149	20,964·5	29
30	3,752·0	529	2,611·7	12,452·0	1,595	8,837·5	11,119·0	1,859	9,252·2	27,323·0	3,983	20,701·3	30
31	3,540·5	517	2,637·0	11,889·0	1,540	8,717·5	10,823·0	1,834	9,614·8	26,252·5	3,891	20,969·3	31
32	3,349·5	483	2,689·2	11,297·5	1,508	8,787·7	10,453·0	1,755	9,618·7	25,100·0	3,746	21,095·5	32
33	3,147·0	437	2,630·8	10,630·0	1,454	8,376·8	10,002·5	1,735	9,929·8	23,779·5	3,626	20,937·5	33
34	2,994·5	405	2,602·3	10,026·5	1,372	8,158·8	9,575·0	1,697	9,885·8	22,596·0	3,474	20,647·0	34
35	2,878·0	394	2,455·8	9,475·5	1,316	8,104·7	9,195·0	1,704	10,026·0	21,548·5	3,414	20,586·5	35
36	2,722·0	382	2,343·3	8,932·5	1,258	7,970·0	8,808·5	1,651	9,855·5	20,463·0	3,291	20,168·8	36
37	2,561·5	383	2,299·5	8,408·0	1,205	7,842·8	8,499·0	1,643	10,102·5	19,468·5	3,231	20,244·8	37
38	2,395·5	379	2,269·3	7,926·5	1,159	7,880·3	8,197·0	1,616	10,171·2	18,519·0	3,154	20,320·8	38
39	2,233·5	366	2,390·5	7,507·5	1,137	7,719·8	7,997·0	1,588	10,954·2	17,738·0	3,091	21,064·5	39
40	2,101·5	354	2,418·8	7,138·0	1,116	7,699·0	7,821·0	1,585	11,944·2	17,060·5	3,055	22,062·0	40
41	2,018·5	351	2,534·7	6,804·0	1,093	8,084·8	7,713·5	1,619	13,083·2	16,536·0	3,063	23,702·7	41
42	1,944·0	341	2,471·3	6,524·0	1,089	8,828·5	7,691·0	1,669	14,281·7	16,159·0	3,099	25,581·5	42
43	1,889·0	334	2,569·5	6,273·5	1,067	9,174·8	7,729·5	1,695	15,403·5	15,892·0	3,096	27,147·8	43
44	1,841·0	342	2,733·7	6,042·5	1,023	9,461·2	7,809·0	1,790	16,268·8	15,692·5	3,155	28,463·7	44
45	1,791·5	354	2,758·5	5,883·5	1,029	9,836·0	7,956·0	1,812	17,066·7	15,631·0	3,195	29,661·2	45
46	1,755·5	365	2,867·5	5,748·5	1,024	9,862·8	8,178·5	1,884	17,916·8	15,682·5	3,273	30,647·2	46
47	1,724·5	353	2,842·8	5,658·0	1,026	9,497·0	8,422·0	1,950	19,017·8	15,804·5	3,329	31,357·7	47
48	1,692·0	348	2,817·0	5,606·5	1,064	9,569·3	8,657·5	2,073	21,255·3	15,956·0	3,485	33,641·7	48
49	1,662·0	360	2,804·3	5,587·0	1,128	9,991·2	8,848·5	2,171	23,925·0	16,097·5	3,659	36,720·5	49
50	1,613·0	353	2,966·2	5,525·0	1,117	10,121·5	8,985·0	2,318	26,718·3	16,123·0	3,788	39,806·0	50
51	1,530·5	317	2,751·3	5,457·0	1,126	10,556·7	8,975·5	2,367	28,809·7	15,963·0	3,810	42,117·7	51
52	1,442·0	327	2,911·2	5,351·5	1,128	11,089·7	8,790·0	2,392	30,298·5	15,583·5	3,847	44,299·3	52
53	1,341·0	328	2,935·0	5,190·5	1,109	12,068·3	8,445·0	2,341	30,691·2	14,976·5	3,778	45,694·5	53

54	1,213·0	292	2,700·2	4,941·0	1,050	12,306·0	7,927·5	2,181	29,482·3	14,081·5	3,523	44,488·5	54
55	1,083·0	261	2,412·2	4,624·5	1,018	12,588·5	7,254·0	2,011	27,851·3	12,961·5	3,290	42,852·0	55
56	944·5	242	2,270·5	4,237·5	947	12,676·8	6,454·5	1,818	26,267·5	11,636·5	3,007	41,214·8	56
57	796·5	203	1,993·5	3,764·5	866	12,614·8	5,596·0	1,598	24,002·7	10,157·0	2,667	38,611·0	57
58	647·0	157	1,664·8	3,274·0	749	11,809·8	4,737·5	1,354	20,775·7	8,658·5	2,260	34,250·3	58
59	494·0	121	1,299·3	2,768·5	666	11,568·7	3,868·5	1,157	18,199·5	7,131·0	1,944	31,067·5	59
60	358·5	92	1,048·5	2,311·5	583	11,167·3	3,063·0	926	15,133·5	5,733·0	1,601	27,349·3	60
61	251·5	68	837·5	1,894·0	510	10,151·7	2,372·0	753	12,525·3	4,517·5	1,331	23,514·5	61
62	164·5	48	597·0	1,539·5	424	9,070·3	1,782·5	584	10,432·3	3,486·5	1,056	20,099·7	62
63	98·0	31	379·0	1,224·5	365	8,225·3	1,286·0	449	8,849·8	2,608·5	845	17,454·2	63
64	60·0	19	249·8	972·0	293	7,004·0	919·5	333	7,207·8	1,951·5	645	14,461·7	64
65	33·5	12	126·7	773·5	247	6,301·2	644·0	249	5,944·2	1,451·0	508	12,372·0	65
66	16·0	8	42·0	619·5	208	5,835·3	444·0	169	4,702·3	1,079·5	385	10,579·7	66
67	6·0	4	24·5	511·0	182	5,468·0	308·5	130	3,713·3	825·5	316	9,205·8	67
68	4·0	2	5·0	435·5	158	5,085·3	213·0	102	3,131·7	652·5	262	8,222·0	68
69	5·0	2	5·0	373·0	152	4,788·5	157·5	87	2,860·0	535·5	241	7,653·5	69
70	5·0	1	1·0	308·0	135	4,180·2	121·0	76	2,789·5	434·0	212	6,970·7	70
71	4·5	...	...	252·5	116	3,652·7	94·5	67	2,639·5	351·5	183	6,292·2	71
72	3·5	...	...	202·0	101	3,222·5	72·5	59	2,443·5	278·0	160	5,666·0	72
73	2·5	...	...	154·0	91	2,828·2	60·0	49	2,149·2	216·5	140	4,977·3	73
74	1·5	...	...	117·0	76	2,506·7	49·5	42	1,781·7	168·0	118	4,288·3	74
75	0·5	...	...	88·5	63	2,167·7	40·5	33	1,401·3	129·5	96	3,569·0	75
76	...	...	...	65·5	50	1,807·3	33·0	26	1,082·2	98·5	76	2,889·5	76
77	...	...	...	45·0	38	1,378·2	26·5	21	874·5	71·5	59	2,252·7	77
78	...	...	...	30·5	24	960·2	19·5	16	662·2	50·0	40	1,622·3	78
79	...	...	...	20·5	15	622·2	12·5	10	463·3	33·0	25	1,085·5	79
80	...	...	...	13·0	8	377·3	6·5	6	289·0	19·5	14	666·3	80
81	...	...	...	8·0	5	252·0	3·0	3	162·0	11·0	8	414·0	81
82	...	...	...	6·5	5	231·7	1·0	1	52·0	7·5	6	283·7	82
83	...	...	...	4·5	4	177·7	...	...	...	4·5	4	177·7	83
84	...	...	...	2·5	3	127·7	...	...	...	2·5	3	127·7	84
85	...	...	...	1·5	2	77·7	...	...	...	1·5	2	77·7	85
86	...	...	...	0·5	1	33·7	...	...	...	0.5	1	33·7	86
Total ...	94,797·0	15,900	101,260·2	327,920·0	53,463	474,938·2	359,378·0	76,249	703,288·3	782,095·0	145,612	1,297,486·7	Total.

"A":—H., Y., Wm., O. Dts. "B":—S.M., Cr., P.P. Dts. "C":—Cw., Bt., Cm., Bd., Wb., P.F., T. Dts. (See paragraph 38.)

TABLE VII.—M.U.I.O.O.F., VICTORIA: "A," "B," "C" DISTRICTS AND THE WHOLE ORDER.

Mortality.—Annual Rates per cent., and Quinquennial Average Rates per cent., during 1881–90, with Comparison thereof with English M.U. Rates, 1866–70.

Age.	Annual Rates per cent.					Quinquennial Average Rates per cent.									Age.
							"A" Districts.		"B" Districts.		"C" Districts.		The Order.		
	M.U., England.	"A" Districts.	"B" Districts.	"C" Districts.	The Order.	M.U., England.	Rates.	Ratio to English M.U. Rate, taken as = 100.	Rates.	Ratio to English M.U. Rate, taken as = 100.	Rates.	Ratio to English M.U. Rate, taken as = 100.	Rates.	Ratio to English M.U. Rate, taken as = 100.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(1)
17	...	1·4085	·4435	...	·3493	...	...	...	...	...	...	...	...	...	17
18	·1326	...	·3817	·3342	·3106	...	·5780	...	·3214	...	·2038	...	·3033	...	18
19	·4817	...	·4280	·3841	·3497	·5601	·5578	100	·3537	63	·3749	67	·3917	70	19
20	·6148	1·0684	·2206	·0696	·2757	·6054	·5299	88	·3723	61	·4563	75	·4311	71	20
21	·5904	·5021	·3972	·6995	·5398	·6230	·5120	82	·4638	74	·3800	61	·4356	70	21
22	·6557	·5540	·4218	·5991	·5146	.6429	·5086	79	·4522	70	·3993	62	·4388	68	22
23	·6543	·3612	·6983	·1349	·4190	·6686	·5439	81	·4518	68	·4617	69	·4697	70	23
24	·6661	·3257	·4068	·4606	·4158	·6867	·4721	69	·4610	67	·4537	66	·4598	67	24
25	·7367	·9240	·3428	·4801	·4851	·7057	·4450	63	·4805	68	·4226	60	·4523	64	25
26	·7059	·1999	·4599	·5841	·4688	·7169	·3893	54	·4961	69	·4430	62	·4591	64	26
27	·7551	·4026	·5243	·4187	·4646	·7617	·4494	59	·5702	75	·4306	57	·4973	65	27
28	·7177	·1009	·7337	·2734	·4580	·7683	·3726	48	·6155	80	·4707	61	·5222	68	28
29	·8985	·6414	·7943	·3970	·6142	·7885	·3884	49	·6501	82	·4874	62	·5468	69	29
30	·7699	·5491	·5723	·6876	·6150	·8014	·3435	43	·6968	87	·4876	61	·5614	70	30
31	·8057	·2489	·6238	·6845	·5959	·8178	·5413	66	·7282	89	·5405	66	·6252	76	31
32	·8192	·1378	·7565	·4069	·5266	·8185	·4488	55	·7259	89	·5754	70	·6251	76	32
33	·7879	1·1611	·9237	·5201	·7878	·8443	·4842	57	·7687	91	·5301	63	·6301	75	33
34	·9265	·1516	·8061	·5537	·6099	·8777	·5138	59	·8008	91	·5874	67	·6718	77	34
35	·9013	·7893	·7536	·4703	·6391	·9075	·6070	67	·8650	95	·6902	76	·7555	83	35
36	·9845	·3325	·7521	1·0457	·8178	·9431	·5474	58	·9054	96	·7034	75	·7700	82	36
37	·9687	·5489	1·1127	·9249	·9538	·9772	·8846	91	1·0375	106	·8263	85	·9253	95	37
38	·9422	1·0373	1·1805	·5450	·1816	1·0449	·8814	84	1·0971	105	·9932	95	1·0229	98	38
39	1·1199	2·0022	1·5272	1·1860	1·4336	1·0676	1·2203	114	1·2311	115	·9862	92	1·1196	105	39
40	1·2635	·7203	·9807	1·2849	1·0881	1·0979	1·3983	127	1·2017	109	1·0223	93	1·1440	104	40
41	1·0881	2·0000	1·3718	1·0178	1·2809	1·1683	1·5587	133	1·1902	102	1·1281	97	1·2065	103	41
42	1·0988	1·2579	·9150	1·1032	1·0462	1·1583	1·3155	114	1·0751	93	1·1455	99	1·1376	98	42
43	1·2773	1·7972	1·1116	1·0464	1·1643	1·2494	1·4088	113	1·2126	97	1·2552	100	1·2567	191	43
44	1·5897	·8043	·9832	1·2731	1·1060	1·3218	1·3344	101	1·2433	101	1·3313	101	1·2978	98	44
45	1·2174	1·1220	1·7043	1·8188	1·6963	1·3943	1·4827	106	1·3457	97	1·3200	95	1·3484	97	45
46	1·4405	1·6807	1·5686	1·3927	1·4892	1·4444	1·5181	105	1·5153	105	1·4902	103	1·5025	104	46
47	1·4484	2·0290	1·3986	1·0689	1·2922	1·4287	1·5495	108	1·6287	114	1·4954	105	1·5491	108	47
48	1·5275	2·0173	1·9608	1·8825	1·9243	1·5052	1·5218	101	1·6456	109	1·3970	93	1·4975	99	48
49	1·5235	·8902	1·5138	1·3263	1·3458	1·5610	1·5546	100	1·6165	104	1·4689	94	1·5289	98	49
50	1·5982	·9302	1·7937	1·3079	1·4362	1·6751	1·6641	99	1·6879	101	1·7338	104	1·7111	102	50

51	1·7312	1·8692	1·4216	1·7420	1·6446	1·7893	1·5584	87	1·7285	97	1·8583	104	1·7852	100	51
52	2·0400	2·7119	1·7536	2·4169	2·2194	1·9047	1·5167	80	1·7816	94	1·9878	104	1·8734	98	52
53	2·1100	1·5123	2·1926	2·5309	2·3263	2·0124	1·6314	81	2·0869	104	2·1653	108	2·0904	104	53
54	2·0889	·4040	1·7725	1·9717	1·7672	2·1246	1·3952	66	2·3537	111	2·3195	109	2·2520	106	54
55	2·1147	1·3605	3·4755	2·1644	2·5675	2·2329	1·1040	49	2·5365	114	2·3167	104	2·2940	103	55
56	2·2858	·5236	2·7476	2·5086	2·4370	2·3220	1·0543	45	2·4862	107	2·4805	107	2·3670	102	56
57	2·6194	1·8349	2·6161	2·4572	2·4667	2·4918	1·3767	55	2·7998	112	2·6667	107	2·6151	105	57
58	2·5822	1·5873	1·6654	3·8544	2·8480	2·6618	1·3889	52	2·5501	96	2·9409	110	2·6774	101	58
59	2·9967	2·0408	3·3457	2·7723	2·9422	2·8572	1·6145	57	2·5126	88	3·0872	108	2·7621	97	59
60	2·9676	1·4388	2·4044	3·5831	2·9798	3·0643	1·6690	54	2·6248	86	3·4472	112	3·0043	98	60
61	3·3065	...	2·7360	2·9412	2·7187	3·3223	1·9841	60	2·9961	90	3·5722	108	3·2422	98	61
62	3·8062	3·6364	3·6364	4·2748	3·9544	3·5367	1·8182	51	2·9745	84	4·0246	114	3·4566	98	62
63	3·8793	5·4054	2·9289	6·2893	4·6371	3·9830	4·0609	102	3·4988	87	4·3377	137	3·9335	99	63
64	4·0987	...	3·8462	4·7904	4·1667	4·2417	6·6667	157	3·6923	87	5·0976	120	4·4456	105	64
65	5·3555	66·6667	5·7143	5·1724	6·1776	4·5014	8·9552	199	3·7444	83	6·4965	144	5·0877	113	65
66	4·4056	...	2·6906	5·4795	3·7940	4·8700	12·5000	...	4·9960	103	6·7340	138	5·8226	120	66
67	5·1318	...	3·9216	17·3077	8·3871	5·2091	33·3333	...	5·0831	98	7·4434	143	6·1706	118	67
68	5·7755	...	10·5882	8·0000	9·7166	5·3467	...	...	4·8165	90	9·3677	175	6·2739	117	68
69	5·6640	...	2·7397	3·2787	2·8708	5·9803	...	...	5·3548	90	10·7595	180	6·8966	115	69
70	6·5175	...	4·6512	14·6341	6·9767	6·5034	...	...	5·8347	90	6·6116	102	5·9839	92	70
71	8·1124	...	4·0816	5·7143	4·4444	7·0310	22·2222	...	5·1485	73	5·2910	75	5·4054	77	71
72	8·0081	...	5·4054	...	3·7736	7·8113	28·5714	...	5·9406	76	6·8966	88	6·4748	83	72
73	8·8013	...	13·7931	...	12·3457	8·5352	40·0000	...	9·0615	166	3·3333	39	7·8341	92	73
74	9·3458	...	4·4444	11·7647	6·4516	8·8761	66·6667	...	10·2128	115	6·0606	68	9·4955	107	74
75	9·4136	...	29·4118	...	20·0000	9·3680	...	...	14·6067	156	7·4074	79	13·0769	140	75
76	10·0971	...	...	28·5714	10·5263	9·7744	...	...	13·6364	140	12·1212	124	13·1313	134	76
77	10·1648	...	35·2941	...	20·6897	9·9502	...	...	17·5824	177	11·3208	114	15·2778	154	77
78	10·8303	...	...	28·5714	10·5263	10·3154	...	...	9·8361	95	15·3846	149	12·0000	116	78
79	9·7087	...	...	...	...	10·2242	...	...	14·6341	143	8·0000	78	12·1212	119	79
80	11·2500	...	...	...	...	10·5200	...	...	...	...	15·3846	146	5·0000	48	80
81	8·3333	...	...	...	...	10·4825	...	...	...	...	...	...	...	..	81
82	13·1579	...	...	...	...	11·8765	...	...	14·2857	...	...	...	12·5000	..	82
83	11·7647	...	...	...	...	12·4555	...	...	20·0000	...	...	...	20·0000	...	83
84	26·9321	...	...	...	...	13·8298	...	...	33·3333	...	...	...	33·3333	...	84
85	15·0000	...	...	...	...	15·7025	...	...	66·6667	...	...	...	66·6667	...	85
...	...	·8038	1·0830	1·1395	1·0732	...	...	...	...	...	...	...	...	...	...

—H., Y., Wm., O. Dts. B": —S.M., Cr., P.P. Dts. "C":—Cw., Bt., Cm., Bd., Wb., P.F., T. Dts. (See paragraph 38.)

Table VII.: The annual rate of mortality at each age in the English Order, and in the Victorian Order and its three district groups, with the respective quinquennial average rates.

48. Table VII. contains a statement of the rate of mortality age by age in the M.U.I.O.O.F. in Victoria during the decennium 1881–90, and in each of the three groups into which I have divided the fourteen districts, as explained in paragraph 38 above, as well as the quinquennial average rates therein and in the English order. The average rate for all ages is 8·038 per 1,000 in the "A" Group, 10·83 in the "B" Group, and 11·395 per 1,000 in the "C" Group; and it is highly probable that the Under-Average-Sickness Group of Districts has the lightest death-rate, the Over-Average-Sickness Group the heaviest, and the Average-Sickness Group a rate intermediate between the two, as indicated by the rates just given, but we are not justified in affirming, as is frequently done in similar circumstances, that the comparative longevity of the members included in the respective groups during the period under review is measured exactly by these rates. Before such a comparison can be legitimately drawn it is imperative that the several groups dealt with should contain the same number or the same proportionate number of old, young, and middle-aged members, a state of things, it is scarcely necessary to say, seldom or never met with in practice. On an examination of the manner in which the membership is distributed over the several quinquennial group of ages, 16–20, 21–25, 26–30, ... an approximation sufficiently close to illustrate the point under discussion, it is found that in the "C" Districts slightly over half the members (51 per cent.) are between 36 and 66 years of age, but in the "A" Districts very much less than half (38 per cent.) are comprised within the same period of thirty years, while on the other hand in the "A" Districts not far short of three-fifths of the members (57 per cent.) are between 21 and 36, but not much above two-fifths (44 per cent.) in the "C" Districts is included in the younger period of fifteen years. (See paragraph 50 (*a*), (*b*), below).

The annual rates in respect to the whole membership, however, not capable of strict comparison, unless the members are proportionately distributed at each age.

The "C" Districts having a preponderance of members at the advanced ages would show the highest average rate, even were the rates at each age in the three districts precisely the same.

49. Even were the "C" and "A" Districts precisely alike in age-to-age rates of mortality, in other words, were the members of the same age in both exactly equal in point of longevity, the number of deaths in the former group would still be the greater, because it contains a preponderance of members of advanced ages, who contribute in the ordinary course of nature a greater number of persons than members of a younger age to the loss by death.* When it is necessary to institute comparisons between two or more societies in respect to average rates of experience of their total membership, a similar method must be pursued to that adopted in the quinquennial valuation of the several lodges as shown in paragraph 5 above. (See also paragraph 79 below.)

Members, and proportionate distribution thereof in the "A," "B," and "C" Groups.

50. The subjoined table, showing the proportionate distribution of the membership in the three district groups, illustrates the points dealt with in the two preceding paragraphs :—

M.U.I.O.O.F., Victoria: Members at Risk of Mortality at Quinquennial Age-groups, with their Proportionate Distribution therein per 10,000, in the "A," "B," "C" Districts, during the Ten Years 1881–90.

Age.	"A" Districts.		"B" Districts.		"C" Districts.		Age.
	Members under Observation.	Proportionate Distribution.	Members under Observation.	Proportionate Distribution.	Members under Observation.	Proportionate Distribution.	
16–20	1,038·0	479	3,111·0	434	3,434·5	444	16–20
(*a*) 21–25	4,045·0	1,869	11,951·5	1,668	10,829·5	1,401	21–25
(*a*) 26–30	4,831·5	2,232	14,785·0	2,064	12,746·5	1,649	26–30
(*a*) 31–35	3,511·0	1,622	11,317·5	1,579	10,564·5	1,366	31–35
(*b*) 36–40	2,496·0	1,153	8,112·0	1,132	8,357·0	1,081	36–40
(*b*) 41–45	1,916·5	885	6,350·0	886	7,807·5	1,010	41–45
(*b*) 46–50	1,708·5	789	5,651·5	789	8,733·0	1,129	46–50
(*b*) 51–55	1,348·5	623	5,223·0	729	8,497·5	1,099	51–55
(*b*) 56–60	648·0	299	3,294·0	460	4,760·5	616	56–60
(*b*) 61–65	98·5	46	1,229·0	171	1,291·0	167	61–65
66–70	4·0	2	436·0	61	213·5	28	66–70
71–75	2·5	1	154·5	22	60·0	8	71–75
76–80	...	...	30·5	4	19·5	2	76–80
81–85	...	...	5·0	1	...	...	81-85
Total ...	21,648·0	10,000	71,650·5	10,000	77,314·5	10,000	—
16–20	...	479	...	434	...	444	16–20
(*a*) 21–35	...	5,723	...	5,311	...	4,416	21–35
(*b*) 36–65	...	3,795	...	4,167	...	5,102	36–65
66–75	...	3	...	83	...	36	66–75
76–85	...	0	...	5	...	2	76–85

* A favorite mode of displaying vital statistics is to tabulate the number of deaths per annum per thousand of the total population. Now, if two communities are similarly constituted as regards the proportionate number living in each year of age, it may give a sufficiently accurate idea of the relative salubrity of the districts in which they are placed if the rates of mortality per thousand of population are compared. Thus, if we were to take the rate of mortality per thousand in London and compare it with the rate of mortality per thousand in Edinburgh, we should probably not fall into a great mistake. But if the distribution of the population as regard age were very different; if, for instance, a great many persons in the prime of life were to migrate from one community to the other, leaving behind them a large proportion of elderly persons, among whom the rate of mortality is normally high, it would be inadmissible any longer to compare the rates of mortality per thousand. The community which had lost members by emigration would show a higher death-rate on account of the greater average age of the remaining population than the community which had received the migrants. Such are the relative positions of Britain and some of the Colonies. The average number of annual deaths per thousand of population in Victoria, Australia, was 16·6 during the years 1853 to 1878, and 22·1 in England and Wales during the years 1850 to 1874; but, for reasons explained above, these figures do not tell us whether Victoria or England is the more healthy. To form a just comparison we must, as we have said before, ascertain the rate of mortality at each age.—*Institute of Actuaries Text Book, Part II., by George King, F.I.A., F.F.A., Actuary of the Atlas Assurance Company, London*, 1887, p. 32.

51. Dealing, in the first place, with the quinquennial average rates of mortality per cent. of the "A" Districts, the Under-Average-Sickness Group, taken in themselves (Table VII., col. 8), it will be noticed that, with the one exception of age 35, the relative number of persons dying at 18 is higher than it is at either of the succeeding nineteen years; from 18 the rates decrease, with some retrogressions, to 30, when a minimum is attained; from 30 onwards the rates increase, with several breaks, to 61, after which age the facts become too few to justify any inference being drawn therefrom.

"A" Districts: Mortality at 18 abnormally high, the minimum rate being at 30.

52. Measured by the quinquennial average rates of the English Order in 1866–70 (col. 7), obtained in identically the same manner (see paragraph 24 above), the "A" rate at 19 (col. 9) is the same as that of the Standard Table, whence it becomes relatively less and less till 30 is reached, when it becomes under half the English rate (43 per cent.); it subsequently increases till at 39 to 43 the "A" mortality exceeds the English mortality by from 13 to 33 per cent., continuing a little higher during the five years 44–8; from 49, when an equality is again reached, the "A" rates are less than the English rates, at 56 to a considerable extent, till the age of 62, beyond which age it is unnecessary to go.

Compared with Standard Table, "A" mortality, except at 39–47, lighter.

53. The lowest death-rate in the "B" Districts (col. 10) is at the age of 18, whence there is an increase, with occasional retrogressions and fluctuations, to the highest available age, say 75. During the seven years 18–24, the mortality in the "B" is less than in "A" Districts, but beyond 24 the rate is greater, with some exceptions from 40 to 46, to the end of the "A" Table.

"B" Districts: Mortality at 18 a minimum, thence increases somewhat regularly with the age; from 18 to 24 less than "A" Districts.

54. The mortality in the "B" Districts (col. 11) is less than in the English Order from the ages 19 to 36, from 42 to 45 (44 excepted), at 51 and 52, and (66 excepted) from 58 to 72. The "B" rates exceed the English rates at ages 37–41, 44, 46–50, 53 to 57, 66, and from 73 to 76.

The "B" mortality less than that of the English Order at 37 individual ages and greater at 21.

55. The lowest death-rates, taken in order, in the "C" Districts (col. 12) are at 18, 19, 21, 22, 25, 27, 26, 24, 20, 23, 28, increasing thereafter, with some degree of regularity, to the highest age, say 69. Except at 26 and 28–30, the mortality is less in the "C" than in the "A" Districts during the fourteen years 18–31, it is equal at 44, less at 37, 39–43, 45–9, but greater at the succeeding fourteen ages.

"C" Districts: Mortality a minimum at 18, thence increases with some irregularities and retrocessions with the age; ages 26, 28, 29 excepted, the rate less than that of the "A" Districts during the fourteen youngest years 18–31, but generally greater at the remaining ages.

56. During the twenty-four ages 19-42 (col. 13), the mortality of the "C" Districts is more favorable than that of the English Order; also at 45, 48, 49, 71–5, but less favorable at 46–7, and during the twenty-one years 50–70.

The "C" mortality less than that of the English Order at 27 ages and greater at 24.

57. The rates in the Victorian Order as a whole (col. 14), which are necessarily intermediate between those of "A," "B," and "C," are obtained directly from the figures given in Table IV. above, containing the sum of the figures in the three district groups, and not by taking the average of the three rates, a process which would have the effect of assigning as much weight to the "A" observations, comprising 21,648 years of life and 174 deaths, as to the "B" or "C" observations, including 71,651 years of life and 776 deaths, and 77,315 years of life and 881 deaths respectively.

The M.U. rates, Victoria (col. 14) obtained directly from Table IV.

The M.U. mortality in Victoria, 1881–90, less than that of the English M.U., 1866–70, at 35 individual ages and greater at 22.

58. It will be noticed (col. 15), that from 19 to the highest age at which comparisons may be instituted, say 79, the death-rate in the Victorian M.U.I.O.O.F. is higher than in the English Order at ages 39–41, 43, 46–7, 50, 53–8, 64–9, and 74–9, equal at 51, and lower at ages 19–38, 42, 44–5, 48–9, 52, 59-63, and 70-3. The comparison of the average mortality of the two Orders, made upon correct principles, is given below (see paragraph 79).

The average rates of both Orders compared in paragraph 79 below.

TABLE VIII.—M.U.I.O.O.F., VICTORIA: "A," "B," "C" DISTRICTS AND THE WHOLE ORDER.

Sickness.—Annual Rates per Member and Quinquennial Average Rates per Member during 1881–90, with Comparison thereof with English M.U. Rates, 1866–70.

Age.	Annual Rates per Member.					Quinquennial Average Rates per Member.									Age.
							"A" Districts.		"B" Districts.		"C" Districts.		The Order.		
	M.U., England.	"A" Districts.	"B" Districts.	"C" Districts.	The Order.	M.U., England.	Rates.	Ratio to English M.U. Rate, taken as = 100.	Rates.	Ratio to English M.U. Rate, taken as = 100.	Rates.	Ratio to English M.U. Rate, taken as = 100.	Rates.	Ratio to English M.U. Rate, taken as = 100.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(1)
	Weeks.	Weeks.	Weeks.	Weeks.	Weeks.	Weeks.	Weeks.		Weeks.		Weeks.		Weeks.		
17	...	·5662	·8558	·9184	·8496	...	...	...	...	...	...	...	...	...	17
18	·3901	1·1785	1·0471	·6859	·8894	...	·6857	...	·9467	...	·7782	...	·8351	...	18
19	·5473	·7652	·7795	·8537	·8121	·6621	·6688	101	·8958	135	·7670	116	·8080	122	19
20	·7299	·5223	1·0301	·7281	·8251	·7260	·6409	88	·8741	120	·7602	105	·7928	110	20
21	·7576	·6465	·8227	·7584	·7710	·7381	·7159	97	·8234	112	·7634	103	·7828	106	21
22	·7552	·5806	·8302	·7589	·7656	·7541	·6848	91	·8068	107	·7742	103	·7760	103	22
23	·7595	·9597	·7268	·7582	·7732	·7624	·6645	87	·7995	105	·7597	100	·7640	100	23
24	·7564	·6132	·7495	·8368	·7656	·7698	·6480	84	·7838	102	·7845	102	·7647	99	24
25	·7787	·5371	·8684	·6892	·7496	·7847	·6546	83	·7659	98	·7901	101	·7597	97	25
26	·7924	·5840	·7457	·8688	·7710	·7977	·5977	75	·7564	95	·7897	99	·7470	94	26
27	·8306	·6342	·7330	·7919	·7426	·8055	·5904	73	·7274	90	·7845	97	·7306	91	27
28	·8281	·6188	·6914	·7624	·7091	·8173	·6255	77	·7017	86	·8041	98	·7318	90	28
29	·7976	·5746	·6037	·8066	·6807	·8401	·6445	77	·7098	84	·8120	97	·7419	88	29
30	·8390	·7197	·7331	·7923	·7554	·8591	·6961	81	·7097	83	·8321	97	·7576	88	30
31	·9121	·6821	·7949	·9121	·8281	·8873	·7448	84	·7332	83	·8884	100	·7988	90	31
32	·9330	·9336	·7374	·8970	·8301	·9280	·8029	87	·7778	84	·9202	99	·8405	91	32
33	·9765	·8702	·8183	1·0553	·9252	·9687	·8360	86	·7880	81	·9927	103	·8805	91	33
34	1·0010	·8443	·8163	·9667	·8832	·9899	·8690	88	·8137	82	1·0325	104	·9137	92	34
35	1·0414	·8721	·7747	1·1546	·9503	1·0162	·8533	84	·8553	84	1·0904	107	·9554	94	35
36	1·0134	·8172	·9413	1·1091	·9962	1·0420	·8609	83	·8923	86	1·1189	107	·9856	95	36
37	1·0630	·8615	·9489	1·1802	1·0383	1·0623	·8977	85	·9328	88	1·1887	112	1·0399	98	37
38	1·1103	·9201	1·0142	1·2015	1·0851	1·0810	·9473	87	·9942	92	1·2408	115	1·0973	102	38
39	1·1013	1·0527	1·0190	1·3127	1·1556	1·1123	1·0703	96	1·0283	92	1·3698	123	1·1875	107	39
40	1·1413	1·1534	1·0661	1·4253	1·2417	1·1538	1·1510	100	1·0786	93	1·5272	132	1·2932	112	40
41	1·1637	1·4559	1·1121	1·7550	1·4543	1·2017	1·2557	104	1·1882	99	1·6961	141	1·4334	119	41
42	1·2772	1·2244	1·2036	1·9669	1·5683	1·2613	1·2713	101	1·3532	107	1·8569	147	1·5831	126	42
43	1·3600	1·4227	1·5958	2·0386	1·7881	1·3157	1·3602	103	1·4625	111	1·9928	151	1·7083	130	43
44	1·3935	1·0939	1·8729	2·1020	1·8958	1·3955	1·4849	106	1·5658	112	2·0833	149	1·8138	130	44
45	1·4031	1·6118	1·5958	2·1004	1·8557	1·4766	1·5398	104	1·6718	113	2·1451	145	1·8976	129	45
46	1·5556	2·1266	1·5892	2·1989	1·9686	1·5551	1·6334	105	1·7157	110	2·1907	141	1·9542	126	46
47	1·6824	1·4741	1·7020	2·2716	1·9794	1·6365	1·6485	101	1·6785	103	2·2581	138	1·9841	121	47
48	1·7581	1·8850	1·8138	2·2668	2·0679	1·7500	1·6649	95	1·7068	98	2·4551	140	2·1084	120	48
49	1·8044	1·1216	1·6967	2·4293	2·0434	1·8543	1·6873	91	1·7883	96	2·7039	146	2·2811	123	49

50	1·9795	1·6948	1·7355	3·0601	2·4733	1·9643	1·8389	94	1·8319	93	2·9737	151	2·4689	126	50
51	2·0850	2·2868	1·9939	3·4310	2·8265	2·0802	1·7977	86	1·9345	93	3·2098	154	2·6385	127	51
52	2·2404	2·2730	1·9216	3·6466	2·9359	2 2222	2·0188	91	2·0723	93	3·4469	155	2·8427	128	52
53	2·3390	1·6604	2·3493	3·4896	2·9386	2·3473	2·1886	93	2·3251	99	3·6343	155	3·0511	130	53
54	2·5102	2·1748	2·4024	3·6311	3·0740	2·4882	2·2260	89	2·4906	100	3·7190	149	3·1593	127	54
55	2·5966	2·5852	3·0661	4·0448	3·5724	2·6505	2·2273	84	2·7221	103	3·8394	145	3·3061	125	55
56	2·7977	2 5899	2·8394	3·8640	3·3853	2·8478	2·4039	84	2·9916	105	4·0696	143	3·5419	124	56
57	3·0823	2·3190	3·0975	4·3751	3·7405	3·0473	2·5028	82	3·3510	110	4·2892	141	3·8014	125	57
58	3·3734	2·3639	3·8699	4·7886	4·2582	3·3016	2·5731	78	3·6072	109	4·3854	133	3·9556	120	58
59	3·5562	2·6327	4·4067	4·7593	4·4733	3·5876	2·6302	73	4·1786	116	4·7045	131	4·3567	121	59
60	3 9294	3·4173	4·6022	4·4454	4 4453	3·9116	2·9246	75	4·8312	124	4·9407	126	4·7705	122	60
61	4·3224	3·3992	6·1200	5·6428	5·7479	4·2812	3·3300	78	5·3599	125	5·2805	123	5·2052	122	61
62	4·8374	4·6243	6·4725	5·7762	6·0473	4·7150	3·6292	77	5·8917	125	5·8526	124	5·7650	122	62
63	5·3601	4·6308	6·3857	7·7389	6·9700	5·1301	3·8673	75	6·7173	131	6·8817	134	6·6912	130	63
64	5·7234	1·5909	7·0560	9·0522	7·8126	5·5810	4·1638	75	7·2058	129	7·8389	140	7·4105	133	64
65	5·9220	6 5000	8·9214	9·8304	9·3005	6·0751	3·7811	62	8·1463	134	9·2300	152	8·5265	140	65
66	6·5471	...	9·0254	11·4794	9·9964	6·6286	2·6250	40	9·4194	142	10·5908	160	9·8005	148	66
67	7·4330	4·0000	12·1781	12·1391	12·1122	7·2369	4·0833	56	10·7005	148	12·0367	166	11·1518	154	67
68	8·4153	1·0000	12·5109	15·8978	13·4498	8·0567	1·2500	16	11·6770	145	14·7027	182	12·6008	156	68
69	9·0213	...	12·5114	16·8415	13·6555	8·9972	1·0000	11	12·8378	143	18·1587	202	14·2922	159	69
70	10·3186	...	13·4315	27·2520	16·5698	9·9452	0·2000	2	13·5719	136	23·0537	232	16·0615	162	70
71	11·8663	...	14·4796	32·3617	18·9012	10·8897	...	...	14·4660	133	27·9312	256	17·9009	164	71
72	12·5951	...	17·1305	36 9778	22·4245	12·0622	...	...	15·9530	132	33·7035	276	20·3813	169	72
73	13·3572	..	18·2645	40·5606	24·0947	13·1211	...	...	18·3647	140	35·8195	273	22·9900	175	73
74	15 0456	...	21·4742	37 3725	25·8333	14·0352	...	...	21·4245	153	35·9933	256	25·5258	182	74
75	15·0029	...	28·6060	33·0417	30·0544	14·9615	...	...	24·4935	164	34·6008	231	27·5598	184	75
76	16·8641	...	32·3333	28·4047	30·8860	16·0183	...	...	27·5929	172	32·7929	205	29·3350	183	76
77	17·2566	...	34·6863	29·0555	32·3563	16·7893	...	...	30·6259	182	33·0000	197	31·5059	188	77
78	18·1996	...	28·2222	36·2857	31·1926	18·0022	...	...	31·4809	175	33·9573	189	32·4467	180	78
79	20·3141	...	27·0000	55·0000	41·0000	18·6692	...	...	30·3496	163	37·0667	199	32·8939	176	79
80	20·0431	...	27·0000	52·0000	35·3333	19·5891	...	...	29·0256	148	44·4616	227	34·1709	174	80
81	19·4620	...	25·0000	...	25·0000	20·4672	...	...	31·5000	154	54·0000	264	37·6364	184	81
82	21·9132	...	50·0000	...	50·0000	20·5862	...	...	35·6410	173	52·0000	253	37·8222	184	82
83	22·3902	...	44·0000	...	44·0000	21·3007	...	...	39·4815	185	...	...	39·4815	185	83
84	21·1808	...	67·3333	...	67·3333	23 2234	...	...	51·0667	220	...	...	51·0667	220	84
85	26·2800	...	...	...	...	24·5091	...	...	51·7778	211	...	...	51·7778	211	85
86	32·1600	...	...	...	...	26·9554	...	...	67·3333	250	...	...	67·3333	250	86
...	...	1·0673	1·4458	1·9514	1·6323	...	...	...	...	...	...	...	...	...	...

"A":—H., Y., Wm., O. Dts. "B":—S.M., Cr., P.P. Dts. "C":—Cw., Bt., Cm., Bd., Wb., P.F., T. Dts. (See paragraph 38.

Table VIII.: The annual rate of sickness at each age in the English M.U., 1866–70, and in the Victorian M.U., 1881–90, and its three District Groups, with the respective quinquennial average rates.

59. In Table VIII. the rates of sickness are dealt with in the same manner as those of mortality in Table VII. It will be noticed that the average for the whole membership is 1·0673 weeks per member per annum in the "A" Districts, 1·4458 in the "B" Districts, 1·9514 weeks per member in the "C" Districts. These rates, though accurate taken in themselves, represent, not accurately, for the reasons given in paragraphs 48–50 above, but probably with some degree of rough approximation to accuracy, the relative amount of sickness in the three classes into which I have divided the fourteen Districts of the Order.

The average rates for all ages (cols. 3, 4, 5, 6) not susceptible of close comparison. Peculiarities of the "A," "B," and "C" sickness rates.

60. With respect to the quinquennial average rates (cols. 8, 10, 12), under a week's sickness annually per member was experienced during the twenty-one ages 18–38, in both the "A" and the "B" Districts, and during the sixteen ages 18–33, in the "C" Districts; in the "A" Group the lowest rate is at 26 and 27; at 28, 29, and 30 in the "B" Group, and at 23 in the "C" Group; in the "A" Districts the sickness at 18, 21, and 22 is as high as at 30; in the "B" Districts the 18 rate is higher than at either of the succeeding nineteen ages up to 37; in the "C" Districts the lowest rate is at 23, the 18–23 rates being less in that than in the "B" Group; after 36, the maximum age of initiation, there is seen to be a steady and somewhat regular increase to the end of the tables.

Comparison with the English M.U. rates (col. 7), in respect to the "A" experience;

61. When the comparison is made with the M.U.I.O.O.F., England, 1866–70 (cols. 9, 11, 13), the following points may be referred to as brought out by the figures:—In the "A" Group the rates of ages 19, 40, 42, 47, are about equal to the English rates; at 41, 43–6, the "A" rates are somewhat the higher, but they are lower at the ages 20–39, and from 48 to 67, the practical end of the table.

"B" experience;

62. In the "B" Group the rates are lower than those of the English Society at ages 25–41 and 48–53, but higher at 19–24, 42–7, and from 55 to the end of the table.

"C" experience.

63. It will be noticed that in the "C" Group, except at ages 26–30 and at 32, whereat these Victorian Districts have a very slight advantage, all the rates are higher than those of the M.U. in England, in some cases to a considerable extent.

Peculiarities of the sickness rates of the Victorian Order (col. 14).

64. With regard to the Order as a whole (col. 14), the rate at each age being a mean between the "A," "B," and "C" rates, when due weight is assigned to the amount of the respective facts (see paragraph 55 above), it will be noticed that the rates at 18 and 19 are higher than at either of the twelve succeeding ages; that the minimum rates occur at 27 and 28; and that from 28 to the end of the table there is a constant increase of a somewhat remarkably regular character.

Comparison of the Victorian with the English M.U. sickness rates (cols. 7, 14, 15).

65. In comparison with the English M.U., the rates of the Order in Victoria are a trifle less at the fourteen ages 24–37, but greater, in some cases to a considerable extent, at 19–22 and 38–86.

In forming practical conclusions, distribution of membership, as well as age-by-age rates, must be taken into account. Comparison of the average sickness rates over all ages of the Victorian and English M.U. given in paragraph 84 below.

66. In forming an estimate of their effect in depleting the funds, or when the general aspect of a case is under consideration, it may be well to again point out (see paragraphs 48–50, above), that it is not sufficient to confine attention to the rates age by age, taken in themselves, or in comparison with those of the Standard Table, in respect to any Society, District, or Lodge under observation; it is necessary to note more particularly the rates, whether favorable or unfavorable, at those ages where the greatest proportion of the membership exists. In paragraph 84 below, the sickness experience of the M.U. in Victoria is compared with that of the English Order, as well as with the A.O.F. and I.O.R., England, at quinquennial age groups, and at all ages taken together, due regard being had to the proportionate distribution of membership in the Victorian Society.

TABLE IX.—M.U.I.O.O.F., VICTORIA: "A," "B," "C" DISTRICTS AND THE WHOLE ORDER.

Exclusions.—Annual Rates per cent. and Quinquennial Average Rates per cent. during 1881–90, with Comparison thereof with English M.U. Rates, 1866–70.

Age.	Annual Rates per cent.					Quinquennial Average Rates per cent.									Age.
							"A" Districts.		"B" Districts.		"C" Districts.		The Order.		
	M.U., England.	"A" Districts.	"B" Districts.	"C" Districts.	The Order.	M.U., England.	Rates.	Ratio to English M.U. Rate, taken as = 100.	Rates	Ratio to English M.U. Rate, taken as = 100.	Rates.	Ratio to English M.U. Rate, taken as = 100.	Rates.	Ratio to English M.U. Rate, taken as = 100.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(1)
16	...	4·5455	...	1·2121	1·1662	...	...	...	...	...	...	...	...	...	16
17	...	2·8169	3·1042	2·1739	2·6201	...	...	...	...	...	...	...	...	...	17
18	2·9178	7·2508	3·8168	3·3417	4·0373	...	8·0925	...	5·5609	...	5·1536	...	5·7229	...	18
19	3·5630	6·7416	4·7084	5·0888	5·1585	4·3579	9·5445	219	6·4288	148	6·0385	139	6·6942	154	19
20	4·8123	10·2564	7·5000	6·7549	7·5674	5·3149	10·8192	204	7·2679	137	6·9910	132	7·6584	144	20
21	5·4614	11·8828	7·7163	7·5780	8·2689	5·3991	11·2306	208	8·3710	155	7·7553	144	8·5309	158	21
22	6·0109	12·8809	8·7181	8·7369	9·3444	5·5803	12·1221	217	9·1298	164	8·0889	145	9·1477	164	22
23	5·5463	11·5593	10·4334	8·9029	9·9836	5·7202	12·4846	218	9·3796	164	8·5692	150	9·5206	166	23
24	5·6794	13·1379	10·0222	7·9564	9·6790	5·5958	12·3651	221	9·4914	170	8·7057	156	9·6141	172	24
25	5·8496	12·7310	9·3932	9·4038	9·9061	5·3438	12·3530	231	9·4269	176	8·4593	158	9·4879	178	25
26	5·0220	11·5942	8·9028	8·5280	9·1645	5·1344	12·1914	237	9·0180	176	8·2265	160	9·1881	179	26
27	4·6900	12·6824	8·6515	7·5752	8·8279	4·7993	11·5424	241	8·5801	179	7·9856	166	8·7922	183	27
28	4·4703	10·8926	8·2375	7·6953	8·4275	4·3910	11·2388	256	8·0960	184	7·3197	167	8·2594	188	28
29	3·9361	9·7274	7·7016	6·7487	7·6220	4·0913	11·2418	275	7·7031	188	6·8872	168	7·8998	193	29
30	3·7659	11·2026	5·8682	5·9858	7·1538	3·7769	10·4202	276	7·2393	192	6·5119	172	7·4083	196	30
31	3·4907	11·6988	6·8616	6·3316	7·3256	3·4956	9·5965	275	6·9486	199	6·0398	173	6·9545	199	31
32	3·0897	8·2702	6·2618	5·6510	6·2817	3·2410	9·0813	280	6·4838	200	5·6907	176	6·5214	201	32
33	3·0810	6·2409	6·9057	5·3428	6·1645	3·0003	8·1743	272	6·1056	203	5·2534	175	6·0371	201	33
34	2·6278	6·8234	5·3106	4·9836	5·3838	2·7836	7·1925	258	5·8037	208	4·7790	172	5·5660	200	34
35	2·5690	7·1034	4·8731	3·6582	4·6722	2·6951	6·9010	256	5·3812	200	4·3087	160	5·1383	191	35
36	2·4216	7·4813	5·4257	4·0176	5·1168	2·5116	6·9449	277	4·6777	186	3·8798	154	4·6480	185	36
37	2·7026	6·9533	3·9824	3·2948	4·0914	2·3750	6·4873	273	4·1614	175	3·4198	144	4·1538	175	37
38	2·1771	6·2241	3·4793	3·2698	3·7403	2·2339	5·8894	264	3·7229	167	3·0753	138	3·7226	167	38
39	1·8762	4·0044	2·5896	2·7466	2·8391	2·1151	4·7069	223	3·0122	142	2·6627	126	3·0706	145	39
40	1·8308	3·8415	2·6620	1·8632	2·4408	1·8551	3·8220	206	2·6521	143	2·4612	133	2·7097	146	40
41	1·8191	1·5000	2·0939	2·0356	1·9958	1·6605	3·2148	194	2·3659	142	2·1665	130	2·3771	143	41
42	1·4753	3·0189	2·2875	2·3361	2·4000	1·4048	3·1875	227	2·3319	166	1·9821	141	2·2691	161	42
43	1·2136	3·5944	2·1437	1·8313	2·1712	1·3707	2·8176	205	2·3150	169	1·9597	143	2·2023	161	43
44	1·2143	4·0214	2·4580	1·8460	2·3384	1·2168	3·4161	281	2·2249	183	1·9526	160	2·2302	183	44
45	1·0753	1·9635	2·6417	1·7560	2·1123	1·0934	3·1851	291	2·0521	188	1·8306	167	2·0701	189	45
46	1·0840	4·4818	1·5686	1·9982	2·1229	1·0131	2·5302	250	2·0146	199	1·8173	179	1·9697	194	46
47	·8671	1·7391	1·3986	1·7221	1·6073	·9107	2·0086	221	1·8214	200	1·6485	181	1·7498	192	47
48	·8063	·2882	1·9608	1·7684	1·6760	·8254	1·9315	234	1·5748	191	1·7176	208	1·6902	205	48

TABLE IX.—M.U.I.O.O.F., VICTORIA: "A," "B," "C" DISTRICTS AND THE WHOLE ORDER—*continued.*

EXCLUSIONS.—ANNUAL RATES PER CENT. AND QUINQUENNIAL AVERAGE RATES PER CENT. DURING 1881–90, WITH COMPARISON THEREOF WITH ENGLISH M.U. RATES, 1866–70.

Age.	Annual Rates per cent.					Quinquennial Average Rates per cent.									Age.
							"A" Districts.		"B" Districts.		"C" Districts.		The Order.		
	M.U., England.	"A" Districts.	"B" Districts.	"C" Districts.	The Order.	M.U., England.	Rates.	Ratio to English M.U. Rate, taken as = 100.	Rates.	Ratio to English M.U. Rate, taken as = 100.	Rates.	Ratio to English M.U. Rate, taken as = 100.	Rates.	Ratio to English M.U. Rate, taken as = 100.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(1)
49	·6972	1·4837	1·5138	1·0500	1·2540	·7359	1·2556	171	1·4921	203	1·5586	212	1·5043	204	49
50	·6404	1·5504	1·4350	2·0708	1·8029	·6956	1·1710	168	1·5622	225	1·5351	221	1·5080	217	50
51	·6464	1·2461	1·1550	1·1976	1·1878	·6499	1·2338	190	1·4010	216	1·4269	220	1·3996	215	51
52	·6761	1·3559	1·7536	1·5930	1·6255	·5984	1·1720	196	1·3547	226	1·4457	242	1·3892	232	52
53	·5825	·3781	1·1439	1·2079	1·1140	·5841	1·1123	190	1·2445	213	1·2357	212	1·2277	210	53
54	·4313	1·2121	1·2802	1·1091	1·1781	·5673	·9027	159	1·2070	213	1·2161	214	1·1860	209	54
55	·5722	1·3605	·8425	1·0145	·9817	·5130	·7360	143	1·1823	230	1·1241	219	1·1125	217	55
56	·5665	...	·9159	1·0642	·9244	·4858	·8434	174	1·2197	251	1·1093	228	1·1280	232	56
57	·4003	·6116	1·8313	1·2286	1·4027	·5102	·6258	116	1·1358	210	1·0311	191	1·0382	192	57
58	·4468	·7937	1·3626	1·1777	1·2206	·4729	·3086	65	1·2143	257	·9663	204	1·0112	214	58
59	·5552	...	·7435	·5281	·5741	·4298	·6054	141	1·2563	292	·9519	221	1·0462	243	59
60	·3745	...	1·0929	·4886	·7011	·4324	·5563	129	1·0757	249	·7805	180	·8856	205	60
61	·3481	2·5974	·8208	1·1312	1·0638	·4092	·3968	97	·8936	218	·6304	154	·7278	178	61
62	·3955	...	1·3223	·3053	·7605	·3640	·6061	166	·9053	249	·7267	200	·7999	220	62
63	·3059	...	·4184	·8386	·6048	·3766	1·0152	270	·7323	194	·7746	206	·7638	203	63
64	·3956	...	·5495	1·1976	·8333	·3638	...	...	·6154	169	·5423	149	·5621	155	64
65	·4657	...	...	...	...	·3628	...	...	·2582	71	·7734	213	·4813	133	65
66	·2414	...	...	...	...	·3737	...	...	·3223	86	·6734	180	·4621	124	66
67	·4161	...	...	1·9231	·6452	·3457	...	...	·1955	57	·3236	94	·2420	70	67
68	·3254	...	1·1765	...	·8097	·2941	...	...	·2294	78	·4684	159	·3060	104	68
69	·2240	...	...	...	...	·2945	...	...	·2677	91	·6329	215	·3728	127	69
70	·2314	...	...	...	...	·2348	...	...	·3241	138	...	...	·2301	98	70
71	·1591	...	...	...	...	·2139	...	...	...	...	...	...	...	...	71
72	·1346	...	...	...	...	·2246	...	...	...	...	...	...	...	...	72
73	·3353	...	...	...	...	·2142	...	...	·6472	...	...	...	·4608	...	73
74	·3505	...	...	...	...	...	...	...	·8511	...	...	...	·5935	...	74
75	·1543	...	5·8824	...	4·0000	...	...	...	1·1236	...	...	...	·7692	...	75
...	...	7·7190	5·3552	4·2877	5·1714	...	...	...	...	...	...	...	...	...	...

"A":—H., Y., Wm., O. Dts. "B":—S.M., Cr., P.P. Dts. "C":—C.W., Bt., Cm., Bd., Wb., P.F., T. Dts. (See paragraph 38.)

67. In the matter of exclusions, Table IX., the average for all the members is 7·719 per cent. per annum in the "A" Districts, 5·3552 in the "B" Districts, and 4·2877 in the "C" Districts; the migrations being at the higher ages either insignificant in amount or entirely absent, and having, therefore, little or no influence on the result, these figures probably indicate fairly well the comparative loss by arrears, expulsion, and resignation in the district groups (see paragraph 36 above). The districts, it will be observed, having the lightest sickness have the heaviest rate of exclusions, and those having the heaviest sickness suffer the least from arrears, the Average Sickness Group being in an intermediate position. This is a condition of things which, I think, the circumstance of the case would justify us in anticipating. It will also be noticed that the exclusions in each of the three groups are greatly in excess of the English rates, probably due to the greater-migratory character of the colonial members, being higher in the Victorian Order, taken as a whole, to the extent of from 44 to as much as 140 per cent., or, say, from half as much again to nearly two and a half as much.

Table IX.—The annual rate of exclusions at each age in the English Order and in the Victorian Order and its three district groups, with the respective quinquennial average rates.

Light sickness and heavy exclusions go together, and conversely.

The exclusions in each group greatly exceed the English M.U. rates.

68. The rate of sickness in the "C" Group having been seen to be higher than in the "B" Group, and still higher than in the "A" Group, the next inquiry that suggests itself is, whether this is due to a proportionately greater number of members being found to declare on the sick funds in the "C" than in the "A" Districts, or to the incapacitated members remaining on the funds for a longer period; the next question that arises is, has the higher amount of sickness to be classed as under the first half-year, the second half-year, or the third half-year's duration, including protracted sickness? In other words, have the lodges had to deal with the higher sickness under the full-pay scale of weekly allowance (20s.), at the two-thirds scale (13s. 4d.), or at the half-pay scale (10s.), a point of some importance to the financial prospects of the lodges? And whether, as members advance in age, there is, as we should be led to anticipate, a corresponding increase in the duration of sickness, a greater proportion, therefore, falling under the minimum allowance. The subjoined table supplies answers to these questions :—

Invalidity and sickness—distribution.

M.U.I.O.O.F., Victoria: "A," "B," and "C" Districts.—Invalidity and Sickness Distribution: Proportion per cent. of Members Sick, Duration of Sickness per Member Sick, with Proportion per cent. under each Rate of Sick Pay during 1881-90.

Age.	Proportionate Number of Members Sick.			Duration of Sickness to each Member Sick.			Proportionate Duration under 1st, 2nd, 3rd Rates of Sick Pay.									Age.
	"A" Districts.	"B" Districts.	"C" Districts.	"A" Districts.	"B" Districts.	"C" Districts.	"A" Districts.			"B" Districts.			"C" Districts.			
							%			%			%			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)			(9)			(10)			(1)
	%	%	%	Weeks.	Weeks.	Weeks.	1°	2°	3°	1°	2°	3°	1°	2°	3°	
16–20	15·8627	18·9822	19·2607	4·2164	4·7193	3·9818	90	7	3	87	8	5	89	5	6	16–20
21–25	16·0280	14·0222	16·8714	4·1462	5·7018	4·5027	88	3	9	77	10	13	85	7	8	21–25
26–30	14·1342	12·9347	16·5838	4·4261	5·4249	4·8489	84	12	4	77	7	16	82	8	10	26–30
31–35	13·8862	13·6783	17·3457	6·0202	5·7612	5·7232	75	17	8	76	8	16	73	7	10	31–35
36–40	15·8213	14·6218	19·7145	5·9877	6·7993	6·2940	72	12	16	68	10	22	66	6	28	36–40
41–45	17·6813	17·0080	21·9290	7·6931	8·5987	9·0876	66	5	29	58	10	32	52	10	38	41–45
46–50	20·5674	18·9780	23·9446	8·0948	8·9937	10·2534	73	11	16	57	9	34	51	10	39	46–50
51–55	24·4594	21·3660	27·7205	8·9482	10·8822	13·1103	61	16	23	52	10	38	41	10	49	51–55
56–60	24·2658	22·8772	28·5805	10·6040	15·7675	15·3439	45	10	45	38	11	51	37	10	53	56–60
61–65	31·6326	29·8081	34·9145	12·2258	22·5352	19·7101	39	0	61	27	10	63	38	12	60	61–65
66–70	50·0000	36·2801	47·8873	2·5000	32·1857	30·7026	100	0	0	15	7	78	16	5	79	66–70
71–75	...	59·0909	81·6667	...	31·0788	43·8605	0	0	0	13	9	78	6	4	90	71–75
76–80	...	78·6885	82·0513	...	40·0069	41·3854	0	0	0	7	2	91	6	1	93	76–80
81–85	...	88·8889	100·0000	...	44·4000	52·0000	0	0	0	0	0	100	0	0	100	81–85
Average	16·7804	16·3302	21·2264	6·3602	8·8538	9·1932	71	9	20	54	9	37	51	9	40	Average.

Proportion per cent. of members sick, and rate of sickness experienced thereby.

69. The figures for each district group as a whole show that in the "C" Group upwards a fifth of the members on the average (21·2264 per cent.) were annually in the receipt of sick pay during the ten years, and for upwards of nine weeks each (9·1932); in the "B" Districts, under one sixth (16·3302 per cent.) were on the funds for over $8\frac{3}{4}$ weeks each (8·8538); and in the "A" Group, slightly over a sixth (16·7804 per cent.) were on the funds for a little over $6\frac{3}{8}$ weeks each (6·3602). The "A" Districts had thus an advantage over the "C" Districts, both in having a relatively fewer number of sick members and in such members being on the sick funds for a shorter period each year.

Distribution of sickness as under the first, second, and third six months' scale of pay. The cost of 100 weeks' sickness in the three district groups.

70. In respect to the distribution of sickness under the different scales of pay, it is curious to observe that the same proportion on the average of all ages, 9 per cent., fell under the second half-yearly period in the three groups, but in regard to the first and third periods, the proportions are quite dissimilar. In the "A" Districts, 71 per cent. of the total sickness was paid for at the highest rate, 54 per cent. in the "B" Districts, and 51 per cent. in the "C" Districts; while 20 per cent. of the total sickness came under the lowest rate in the "A" Group, 37 per cent. in the "B" Group, and 40 per cent. in the "C" Group. Under this head, the "C" Districts are seen to have an advantage over the "A" Districts to the extent of 20 weeks' sickness in every 100. The disbursement in the three district groups for every 100 weeks' sickness would be as under:—

"A" Group.		"B" Group.		"C" Group.	
Weeks. Rate.	Cost.	Weeks.	Cost.	Weeks.	Cost.
71 @ 20/- ...	£71	54 ...	£54	51 ...	£51
9 @ 13/4 ...	6	9 ...	6	9 ...	6
20 @ 10/- ...	10	37 ...	18 10	40 ...	20
100	£87	100	£78 10	100	£77

The cost of 100 weeks' sickness in the "C" Districts is £10 per annum less than in the "A" Districts, but only 30s. less than in the "B" Districts. By a similar process, members may ascertain how the sickness experienced during the ten years 1881–90, at the successive quinquennial ages, affected the districts from a financial stand-point. At the ages 26–30, for instance, where the greatest number of members appear to be found (see paragraph 50 above), every 100 weeks' sickness cost the "A" Districts £94, the "B" Districts, £89 13s. 4d., and the "C" Districts, £92 6s. 8d., the advantage being in this case with the "B" Districts.

Initiations and clearances.

71. The rates of entry by initiation and of entry and exit by clearance, the only points remaining to be dealt with, were as under at the quinquennial age intervals:—

M.U.I.O.O.F., Victoria: "A," "B," and "C" Districts—Initiations and Clearances—Average Rates at each Quinquennial Interval of Age during 1881–90.

Age.	Initiation.			Clearance.						Age.
	Rates per cent. of Entry by, in the—			Rates per cent. of Entry by, in the—			Rates per cent. of Exit by, in the—			
	"A" Districts.	"B" Districts.	"C" Districts.	"A" Districts.	"B" Districts.	"C" Districts.	"A" Districts.	"B" Districts.	"C" Districts.	
18–20	56·83	51·31	49·29	·56	·81	·30	·99	·89	1·38	18–20
21–25	32·04	25·09	23·08	2·05	3·43	1·86	2·03	2·25	2·52	21–25
26–30	20·95	13·18	12·82	2·59	3·63	2·08	2·88	2·61	2·97	26–30
31–35	12·56	6·04	5·39	3·02	3·15	1·93	2·82	2·70	2·60	31–35
36–40	2·16	·85	·75	2·20	2·64	1·81	2·16	2·05	2·47	36–40
41–45	·05	·09	·04	1·62	1·37	1·00	1·15	1·12	1·24	41–45
46–50	...	·02	·01	·23	·55	·47	·64	·51	·73	46–50
51–55	...	...	...	·45	·48	·35	·44	·36	·47	51–55
56–60	...	...	...	·62	·21	·46	·15	·21	·44	56–60
61–65	...	...	...	...	·08	·15	...	·24	·17	61–65
18–65	16·26	10·74	8·85	2·03	2·39	1·31	1·95	1·79	1·80	18–65

Total entries and exits per cent. under every head.

72. The annual accession and loss of membership per cent. under every head included in Tables I., II., III., in each group as a whole, is here given:—

Entries—	"A" Districts.	"B" Districts.	"C" Districts.
Initiation	16·26	10·74	8·85
Clearance	2·03	2·39	1·31
Total	18·29	13·13	10·16
Exits—			
Death	·80	1·08	1·14
Clearance	1·95	1·79	1·80
Arrears, &c.	7·72	5·36	4·29
Total	10·47	8·23	7·23
Increase	7·82	4·90	2·93

High rates of initiation and exclusions go together in the three district groups; also rapid numerical progress with light sickness, and light sickness with light mortality, and conversely.

73. The group that made proportionately the greatest number of new members during the ten years under review lost the greatest number of members by arrears; such group also had the most favorable mortality and sickness rates, and made the most rapid numerical progress. It is highly probable that there are influences at work having a natural tendency to accelerate or retard the entries and exits in the several district groups, which I have classed together as having a normal, an under-average, and an over-average sickness experience. There is, indeed, an antecedent presumption in favour of the co-existence of light sickness and light mortality, which is not, however, always found to be realized in practice; we should also anticipate that a body of men who showed a high rate of gain by initiation and loss by arrears, concurrently with a comparatively rapid increase of membership, would also show a low rate of sickness.

74. Comparisons are made in the preceding tables between the annual average rates and the quinquennial average rates of mortality, sickness, and exclusions of the M.U. in Victoria during 1881–90, and its three District Groups, with those of the English Order during 1866–70, at each individual age; but the average rates for all ages, the point in such inquiries to which attention is most commonly directed, are, as I have already stated, not compared, owing to the facts having to be presented in the first instance in a form which does not justify a comparison of that character being legitimately instituted. (See paragraphs 48–50 above.) Before reliable inferences can be drawn as to the relation of the experience of a society under investigation to that of results previously tabulated in regard to another body of persons, or to the same persons during a prior quinquennial, decennial, or other period, the latter rates must be applied to such society, in a manner similar to that generally employed in the valuations, as shown in paragraph 5 above, according to its distribution of membership, age by age, or, with an approximation sufficiently exact for all practical purposes, according to its distribution or proportional distribution of membership at quinquennial age-intervals.

Comparisons made above between the Victorian and English M.U. age-by-age, but not of average rates for all ages, because inadmissible.

75. Before proceeding to make comparisons between the M.U., Victoria, and some experiences previously tabulated, in the manner I have just indicated, I think it will be useful to extract the following observations and tables from *The Rates of Mortality and Sickness of the A.O.F. Friendly Society during 1871–75, by F. G. P. Neison, F.I.A., F.S.S., London*, 1882, adding, for the sake of including the most recent information, the corresponding I.O.R. figures taken from Mr. Neison's experience of the Order during 1878–87, published in 1882, as well as the M.U. experience of this investigation :—

Comparison of Friendly Societies, taken from Neison's Report on the A.O.F. 1871–75, &c.

Naturally there will be a desire to know whether those results (the A.O.F. experience) compare favorably or unfavorably with those of other investigations conducted for a similar purpose, but this question raises many most difficult points. To speak of the results being either favorable or the reverse implies some standard of measurement, but on the sickness and mortality incidental to the industrial classes of this country it is very questionable whether such a standard exists. Clearly no standard can apply unless the condition of the two things to be measured is precisely the same, and it is this very dissimilarity of the original facts which have been gathered that renders any positive declaration of the rates of sickness and mortality of the working classes so difficult to determine from the various inquiries which have already been undertaken on the subject. All that can be done is to present a careful summary of these investigations, compare the results with those now adduced, and ascertain if possible how far variations can be accounted for. Mr. Neison here introduces summaries of the following five investigations :—

(1) The Experience of Friendly Societies, abstracted in 1846 from the Government Returns for 1836–40, by F. G. P. Neison, F.L.S.

(2) The Experience of Friendly Societies, abstracted in 1853 from the Government Returns for 1846–50, by A. G. Finlaison.

(3), (4), (5) The Experience of the M.U.I.O.O.F., England, during 1846–48, 1856–60, and 1866–70, abstracted in 1850, 1862, and 1872, by Henry Ratcliffe, Corresponding Secretary of the Order.

The general summary only of (1), (2), and (5) is here given, marked (A), (B), (C) respectively, together with (D) The A.O F. Experience, 1871–75, (E) The I.O.R. Experience 1878–87, referred to above, and (F) The M.U.I.O.O.F. Experience 1881–90 of this investigation.

Experience of Friendly Societies.

(A.)—Government Friendly Societies' Returns, 1836–40—Males. (F. G. P. Neison, Sen.)*

Age.	Number of Members exposed to risk.	Deaths.	Weeks of Sickness-claim.	Mortality per cent. per annum.	Sickness per Member per annum.
10—14	1,765	3	1,463·9	·170	·829
15—19	21,569	141	17,203·0	·654	·798
20—24	90,079	601	77,155·6	·667	·857
25—29	160,969	1,168	143,210·9	·726	·890
30—34	187,571	1,451	171,952·1	·774	·917
35—39	182,091	1,594	188,653·4	·875	1·036
40—44	149,111	1,479	189,774·8	·992	1·273
45—49	120,092	1,442	196,257·6	1·201	1·634
50—54	87,089	1,365	189,913·9	1·567	2·181
55—59	61,947	1,313	188,825·0	2·120	3·048
60—64	37,921	1,051	179,955·0	2·772	4·745
65—69	23,817	945	238,463·0	3·968	10·012
70—74	13,161	886	217,542·1	6·732	16·529
75—79	6,580	536	164,922·7	8·146	25·064
80—84	2,508	296	69,501·4	11·802	27·712
85—89	799	105	25,942·7	13·141	32·469
90—94	138	14	3,529·4	10·145	25·575
95—99	29	..	164·7	..	5·680
100—104	7	..	..	..	..
Total†	1,147,243	14,390	2,264,431·2	1·254	1·974

(B.)—Government Friendly Societies' Returns, 1846–50—Males. (A. G. Finlaison.)

Number of Members exposed to risk of—		Deaths.	Weeks of Sickness-claim.	Mortality per cent. per annum.	Sickness per Member per annum.	Age.
Mortality.	Sickness.					
1,766	1,765	7	1,292·3	·396	·732	10—14
16,838	16,829	100	16,223·3	·594	·964	15—19
75,849	75,822	567	74,664·4	·748	·985	20—24
119,947	119,896	875	118,136·4	·729	·985	25—29
127,762	127,691	1,017	124,047·7	·796	·971	30—34
117,676	117,583	1,051	128,329·3	·893	1·091	35—39
98,480	98,415	1,083	120,763·0	1·100	1·227	40—44
81,379	81,283	1,063	116,785·7	1·306	1·437	45—49
58,910	58,819	964	104,837·7	1·636	1·782	50—54
43,096	43,012	1,017	93,632·3	2·360	2·177	55—59
26,412	26,354	754	82,175·6	2·855	3·118	60—64
15,235	15,163	669	70,083·3	4·391	4·622	65—69
6,819	6,785	423	52,029·7	6·203	7·668	70—74
2,617	2,600	241	28,747·0	9·209	11·056	75—79
868	860	128	13,028·3	14·747	15·149	80—84
105	103	18	1,134·3	17·143	11·010	85—89
..	..	..	..	..	..	90—94
..	..	..	..	..	..	95—99
..	..	..	..	..	..	100—104
793,759	792,980	9,977	1,145,910·3	1·257	1·445	Total†

(C.)—M.U.I.O.O.F., England, 1866–70—Males. (Henry Ratcliffe.)

Age.	Number of Members exposed to risk.	Deaths.	Weeks of Sickness-claim.	Mortality per cent. per annum.	Sickness per Member per annum.
18—19	11,756	54	6,315·7	·459	·537
20—24	191,154	1,229	144,149·4	·643	·754
25—29	274,642	2,092	221,235·7	·762	·806
30—34	231,411	1,894	214,745·9	·818	·928
35—39	162,818	1,591	172,965·4	·977	1·062
40—44	115,786	1,457	146,037·6	1·258	1·261
45—49	102,118	1,459	167,114·7	1·429	1·636
50—54	86,732	1,652	192,740·1	1·905	2·222
55—59	70,952	1,768	216,214·2	2·492	3·047
60—64	41,479	1,467	195,574·0	3·537	4·715
65—69	21,693	1,130	156,990·6	5·209	7·237
70—74	8,014	626	95,666·4	7·811	12·062
75—79	2,010	200	33,914·3	9·950	16·873
80—84	421	50	8,666·7	11·877	20·586
85—89	51	10	1,511·0	19·608	29·627
90—94	10	1	191·0	10·000	19·100
95—99	1	..	..	..	..
100—104	..	..	..	..	..
Total†	1,321,048	16,680	1,975,032·7	1·263	1·495

(D.)—A.O.F., England, 1871–5.—Males. (F. G. P. Neison.)

10,242	96	10,624·6	·937	1·037	18—19
131,612	1,349	148,806·4	·743	·819	20—24
260,799	1,901	222,575·3	·729	·853	25—29
257,405	2,281	249,068·1	·886	·968	30—34
208,046	2,273	239,158·0	1·092	1·150	35—39
155,280	1,993	213,211·6	1·284	1·373	40—44
98,303	1,630	167,758·4	1·658	1·707	45—49
58,006	1,186	131,403·0	2·045	2·265	50—54
33,635	1,000	107,970·3	2·973	3·210	55—59
20,385	775	93,652·6	3·802	4·594	60—64
11,604	678	92,499·4	5·843	7·971	65—69
5,186	415	62,222·2	8·003	11·999	70—74
1,325	189	23,411·1	14·259	17·662	75—79
237	38	4,959·1	16·034	20·924	80—84
41	5	863·7	12·195	21·066	85—89
20	2	47·6	10·000	2·378	90—94
21	1	339·9	4·762	16·184	95—99
19	3	464·3	15·790	24·437	100—104
1,302,166	15,815	1,769,035·6	1·214	1·358	Total†

* The low rate of sickness disclosed by this investigation is due to the circumstance that Mr. Finlaison excluded from his inquiry all cases of chronic sickness.

† The age-distribution of members being different, the "total" rates are not susceptible of legitimate comparison.

Experience of Friendly Societies—*continued.*

E.)—I.O.R., England, 1878–87.—Males. (F. G. P. Neison.)

Age.	Number of Members exposed to risk.	Deaths.	Weeks of Sickness-claim.	Mortality per cent. per annum.	Sickness per Member per annum.
10—14	76	..	90·7	..	1·193
15—19	10,363	61	11,336·3	·589	1·094
20—24	26,398	161	27,519·5	·610	1·042
25—29	24,067	103	23,551·0	·428	·979
30—34	18,402	113	19,719·3	·614	1·072
35—39	14,443	76	17,501·5	·526	1·212
40—44	11,718	86	17,777·2	·734	1·517
45—49	8,646	93	15,525·6	1·076	1·796
50—54	5,828	69	11,465·2	1·184	1·967
55—59	3,410	63	7,660·5	1·848	2·246
60—64	1,969	62	8,023·7	3·149	4·075
65—69	1,046	49	6,114·3	4·685	5·845
70—74	605	47	7,855·2	7·769	12·984
75—79	246	40	4,819·2	16·260	19·590
80—84	49	14	1,171·3	28·571	23·904
85—89	3	2	72·0	66·667	24·000
90—94	1	1	7·7	100·000	7·700
Total †	127,270	1,040	180,210·2	·817	1·416

(F.)—M.U.I.O.O.F., Victoria, 1881–90.—Males. (E. F. Owen.)

Number of Members exposed to risk of—		Deaths.	Weeks of Sickness-claim.	Mortality per cent. per annum.	Sickness per Member per annum.	Age.
Mortality.	Sickness.					
..	..	..	..	..	..	10—14
4,319·5	2,505·0	14	2,116·7	·324	·845	15—19
23,700·0	19,148·0	104	14,858·3	·439	·776	20—24
32,574·5	28,577·0	162	20,877·8	·497	·731	25—29
27,034·0	25,100·0	169	21,095·5	·625	·841	30—34
20,102·0	19,468·5	186	20,244·8	·925	1·040	35—39
16,350·0	16,159·0	186	25,581·5	1·138	1·583	40—44
15,945·0	15,804·5	247	31,357·7	1·549	1·984	45—49
15,693·0	15,583·5	294	44,299·3	1·873	2·843	50—54
10,210·0	10,157·0	267	38,611·0	2·615	3·801	55—59
3,500·5	3,486·5	121	20,099·7	3·457	5·765	60—64
826·5	825·5	51	9,205·8	6·171	11·152	65—69
278·0	278·0	18	5,666·0	6·475	20·381	70—74
72·0	71·5	11	2,252·7	15·278	31·506	75—79
8·0	7·5	1	283·7	12·500	37·822	80—84
..	..	..	..	..	..	85—89
..	..	..	..	..	..	90—94
170,613·0	157,171·5	1,831	256,550·5	1·073	1·632	Total †

† The age-distribution of members being different, the "total" rates are not susceptible of legitimate comparison.

In the following abstract of these Tables the rates of mortality and sickness, according to the unadjusted results of the respective data, are presented in such a form as will render easy comparison between them.

Comparative Mortality and Sickness.

(G.)—Rate of Mortality per Cent. per Annum.

Age.	Government Friendly Society's Returns 1836–40: Neison, sen.	Government Society's Returns, 1846–50: Finlaison.	M.U.I.O.O.F., England, 1866–70: Ratcliffe.	A.O.F., England, 1871–75: Neison.	I.O.R., England, 1878–87: Neison.	M.U.I.O.O F., Victoria, 1881–90: Owen.	Age.
20—24	·667	·748	·643	·743	·610	·439	20—24
25—29	·726	·729	·762	·729	·428	·497	25—29
30—34	·774	·796	·818	·886	·614	·625	30—34
35—39	·875	·893	·977	1·092	·526	·925	35—39
40—44	·992	1·100	1·258	1·284	·734	1·138	40—44
45—49	1·201	1·306	1·429	1·658	1·076	1·549	45—49
50—54	1·567	1·636	1·905	2·045	1·184	1·873	50—54
55—59	2·120	2·360	2·492	2·973	1·848	2·615	55—59
60—64	2·772	2·855	3·537	3·802	3·149	3·457	60—64
65—69	3·968	4·391	5·209	5·843	4·685	6·171	65—69
70—74	6·732	6·203	7·811	8·003	7·769	6·475	70—74
75—79	8·146	9·209	9·950	14·259	16·260	15·278	75—79

(H.)—Rate of Sickness—Claim per Member per Annum.

20—24	·857	·985	·754	·819	1·042	·776	20—24
25—29	·890	·985	·806	·853	·979	·731	25—29
30—34	·917	·971	·928	·968	1·072	·841	30—34
35—39	1·036	1·091	1·062	1·150	1·212	1·040	35—39
40—44	1·273	1·227	1·261	1·373	1·517	1·583	40—44
45—49	1·634	1·437	1·636	1·707	1·796	1·984	45—49
50—54	2·181	1·782	2·222	2·265	1·967	2·843	50—54
55—59	3·048	2·177	3·047	3·210	2·246	3·801	55—59
60—64	4·745	3·118	4·715	4·594	4·075	5·765	60—64
65—69	10·012	4·622	7·237	7·971	5·845	11·152	65—69
70—74	16·529	7·668	12·062	11·999	12·984	20·381	70—74
75—79	25·064	11·056	16·873	17·662	19·590	31·506	75—79

Considerable variation will be observed, continues Mr. Neison, in both the mortality and sickness results, and a few observations as to how these differences probably arise will not be out of place. The whole experience of each investigation consists of an aggregation of a vast number of units, and if in every case the distribution of these units was similar, and their nature as to mortality and sickness also common, clearly the ultimate results deduced from each investigation would agree. But we have shown that considerable divergency occurs in the final results of each of these inquiries into the sickness and mortality of the industrial classes, and this notwithstanding that every care has been taken to insure accuracy in both the collection and tabulation of the results, and therefore the question naturally arises whether the data themselves are such as to be comparable, or, in other words, whether material differences do not exist in the units comprising the various investigations. For instance, no one would think of questioning the fact that occupation and habits of life materially influence the incidence of both mortality and sickness. Again, if recent research in vital statistics demonstrate one fact more clearly than any other, it is that the rate of mortality has relation to the density of population. Further, it is known that some localities prove more healthy than others, and even the same locality will possess a different effect on two persons. Nearly all the investigations relate likewise to different periods of years, and it is not at all improbable that some of the zymotic diseases which are too often epidemic in this country may have proved more disastrous among the persons embraced within the observations in one quinquennium than in another. The important influence also of trade being good or bad must not be ignored, for all those practically connected with Friendly Societies know how much this circumstance will determine the claim upon the box. The class of societies from which the original facts were gathered would, moreover, exert some effect on the final results. The rate of sickness not only depends upon the absolute incapacity for labour, but it is more or less influenced by the degree to which the internal management of a society enables efficient supervision to be exercised. In large organizations this task is more difficult than in the case in most of the affiliated orders, but any observations based on the Government returns would necessarily include results from Friendly Societies of most varied characters.

76. When a society is compared with others on the basis of the distribution of members in such society, or its proportional distribution (see paragraphs 5 and 74), an opportunity is afforded of seeing whether its mortality and sickness experience is favorable or unfavorable in relation to prior investigations selected for examination, not only age by age, or at quinquennial age-intervals, equally with the plan employed in the immediately preceding paragraph, and hitherto in this report; but this method has the advantage of showing also, in a clear and legitimate manner, the respective average rates for all ages, a point, as I said above, to which attention is most commonly directed. The societies whose rates I have selected for application to the M.U.I.O.O.F., 1881–90, Victoria, are the A.O.F. and I.O.R., England, and the English M.U.I.O.O.F., used in the age-by-age comparisons of the preceding part of this investigation. The following are the aggregate number of members contained therein respectively during the observation period, or the years of life exposed to risk, with the ratio thereof to the whole at the quinquennial intervals of age adopted in this investigation:— Proportionate distribution of members in the M.U., Victoria, and in the M.U., A.O.F., and I.O.R., England.

MEMBERS PROPORTIONATELY DISTRIBUTED: IN THE M.U.I.O.O.F., 1866–70, THE A.O.F., 1871–75, THE I.O.R., 1878–87, ENGLAND; AND IN THE M.U.I O.O.F., 1881–90, VICTORIA.

Age.	M.U.I.O.O.F., England, 1866–70.		A.O.F., England, 1871–75.		I.O.R., England, 1878–87.		M.U.I.O.O.F., Victoria, 1881–90.				Age.
							Mortality.		Sickness.		
	Members under Observation.	Proportionate Distribution.	Members under Observation.	Proportionate Distribution.	Members under Observation.	Proportionate Distribution.	Members under Observation.	Proportionate Distribution.	Members under Observation.	Proportionate Distribution.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(1)
9—15	..	..	..	..	221·5	17	..	..	..	..	9—15
16—20	33,388	253	32,552·5	250	14,836·5	1,166	7,583·5	444	4,976·5	317	16—20
21—25	224,363	1,698	209,419	1,608	27,169	2,135	26,826	1,571	22,152	1,409	21—25
26—30	271,236	2,053	264,627·5	2,033	22,820	1,793	32,363	1,896	28,729·5	1,828	26—30
31—35	217,812	1,649	249,380	1,915	17,372	1,365	25,393	1,487	23,779·5	1,513	31—35
36—40	150,545	1,140	197,752	1,519	13,888·5	1,091	18,965	1,111	18,519	1,178	36—40
41—45	111,334	843	143,425	1,101	11,119	874	16,074	948	15,892	1,011	41—45
46—50	99,590	754	88,889·5	683	8,100	637	16,093	943	15,956	1,015	46—50
51—55	84,227	638	51,898·5	399	5,248·5	412	15,069	883	14,976·5	953	51—55
56—60	65,556	496	30,285	233	3,063·5	241	8,702.5	510	8,658·5	551	56—60
61—65	36,380	275	18,420	141	1,736·5	136	2,618·5	153	2,608·5	166	61—65
66—70	18,703	142	10,166	78	936·5	74	653·5	38	652·5	42	66—70
71—75	6,069	46	4,154·5	32	534	42	217	13	216·5	14	71—75
76—80	1,522	11	946·5	7	190	15	59	3	50	3	76—80
81—85	281	2	163	1	31	2	5	..	4·5	..	80—85
86—90	32	..	32	..	2	..	..	..	..	..	86—90
91—95	10	..	19	..	1	..	..	..	..	..	91—95
96—100	..	..	23	..	..	..	..	..	..	..	96—100
101—105	..	..	13	..	..	..	..	..	..	..	101—105
Total ..	1,321,048	10,000	1,302,166	10,000	127,269·5	10,000	170,613	10,000	157,171·5	10,000	Total.
Under 30	..	4,004	..	3,891	..	5,111	..	3,911	..	3,554	Under 30
31—50	..	4,386	..	5,218	..	3,967	..	4,689	..	4,717	31—50
51—70	..	1,551	..	851	..	863	..	1,584	..	1,712	51—70
Over 70	..	59	..	40	..	59	..	16	..	17	Over 70

77. It will be noticed that the manner in which the membership is spread over the various ages in these four sets of observations is very dissimilar (columns 3, 5, 7, 9); in the A.O.F, and M.U., Victoria (mortality), 39 per cent. are under 30 years of age, the proportion in the English M.U. being 40 per cent., and in the I.O.R., 51 per cent; while during the twenty years of age 31–50, the A.O.F. has 52 per cent. of the total membership, the M.U., Victoria, nearly 47 per cent., the M.U., England, nearly 44 per cent., and the I.O.R. nearly 40 per cent. The average rates of mortality and sickness of the whole society will depend in each case mainly on the character of the rates at the ages where the greatest number of members are found; at the ages 31–50, for instance, in the A.O.F., and at ages under 30 in the I.O.R.; it is thus obvious that a comparison of the rates for all ages will not inform us which society has the advantage in point of longevity, or is the more or less healthy, in the sense of showing a longer or shorter relative period of continuance on the sick fund. The rates where members preponderate mainly determine the average rates for the whole body.

78. One of the objects I have in view in the mode selected for presenting the results of this decennial investigation being to enable any Friendly Society member who may desire to do so to follow in detail and verify the calculations, I proceed to give in the subjoined table the facts relating to the A.O.F. and I.O.R., which, together with those of the M.U., England, already dealt with, will be made use in the subsequent comparative tables, the quinquennial age-intervals being one year in advance of those of Mr. Neison's tables, as given in paragraph 75 above, and, in order that the comparison may be made upon precisely the same basis in the four sets of observations, the rate for the youngest group of ages is taken for the triennium 18–20 in the M.U., Victoria, and the I.O.R., England, to agree with the English M.U. and A.O.F. observations, there being no members under eighteen therein.

MEMBERS, DEATHS, EXCLUSIONS, AND SICKNESS IN THE ENGLISH A.O.F. AND I.O.R. FROM AGE 18 TO AGE 80, WITH THE CORRESPONDING RATES.

Age.	Members at risk.	Deaths.	Deaths per cent.	Exclusions	Exclusions per cent.	Weeks of Sickness-Claim.	Weeks of Sickness per Member.	Members Sick.	No. Sick, per cent.	Weeks of Sickness per Sick Member.	Age.
	A.O.F., ENGLAND, DURING FIVE YEARS, 1871–75.—(F. G. P. NEISON.)										
18—20	32,552·5	239	·734	3,777	11·603	29,525·6	·907	8,947	27·5	3·000	18—20
21—25	209,419	1,568	·749	18,862	9·007	171,428·7	·819	46,956	22·4	3·651	21—25
26—30	264,627·5	1,970	·744	16,034	6·059	230,027·9	·869	56,887	21·5	4·044	26—30
31—35	249,380	2,306	·925	10,309	4·134	251,194·1	1·007	54,114	21·7	4·642	31—35
36—40	197,752	2,227	1·126	5,475	2·769	232,542·4	1·176	44,407	22·5	5·237	36—40
41—45	143,425	1,931	1·346	2,207	1·539	206,579·3	1·440	34,053	23·7	6·066	41—45
46—50	88,889·5	1,536	1·728	848	·954	157,228	1·769	22,502	25·3	6·987	46—50
51—55	51,898·5	1,174	2·262	281	·541	128,519·3	2·476	14,240	27·4	9·025	51—55
56—60	30,285	924	3·051	100	·330	102,597·8	3·388	9,113	30·1	11·258	56—60
61—65	18,420	763	4·142	46	·250	94,376	5·124	6,568	35·7	14·369	61—65
66—70	10,166	632	6·217	18	·177	88,255·1	8·681	4,595	45·2	19·207	66—70
71—75	4,154·5	376	9·050	7	·169	54,192·9	13·044	2,239	53·9	24·203	71—75
76—80	946·5	129	13·629	3	·317	17,918·9	18·932	582	61·5	30·789	76—80
	I.O.R., ENGLAND, DURING TEN YEARS, 1878-87.—(F. G. P. NEISON.)										
18—20	11,868·5	75	·632	1,602	13·498	12,479·3	1·052	479	4·0	26·053	18—20
21—25	27,169	160	·589	3,758	13·832	27,877·7	1·026	7,018	25·8	3·972	21—25
26—30	22,820	99	·434	2,701	11·836	22,741·5	·997	5,667	24·8	4·013	26—30
31—35	17,372	103	·593	1,756	10·108	18,587·3	1·070	4,218	24·3	4·407	31—35
36—40	13,888·5	75	·540	1,211	8·719	17,867·5	1·287	3,452	24·9	5·176	36—40
41—45	11,119	83	·746	831	7·474	17,296·7	1·556	2,990	26·9	5·785	41—45
46—50	8,100	95	1·173	452	5·580	15,279·7	1·886	2,275	28·1	6·716	46—50
51—55	5,248·5	75	1·429	179	3·410	10,177·5	1·939	1,327	25·3	7·670	51—55
56—60	3,063·5	51	1·665	40	1·306	7,616·5	2·485	763	24·9	9·982	56—60
61—65	1,736·5	63	3·628	11	·633	7,745·8	4·461	532	30·6	14·560	61—65
66—70	936·5	47	5·019	3	·320	6,051·2	6·462	343	36·6	17,642	66—70
71—75	534	50	9·363	2	·375	7,955·7	14·898	280	52·4	28·413	71—75
76—80	190	34	17·895	..	..	3,839·8	20·210	115	60·5	33·390	76—80

The M.U., Victoria, compared with the M.U., A.O.F., and I.O.R., English, at quinquennial age-groups and at all ages in respect to—

Mortality;

79. Taking as the basis of comparison the M.U.I.O.O.F., 1881–90, Victoria, proportionate distribution of membership, the following table gives the number of deaths that would occur according to the respective rates of the M.U.I.O.O.F., England, 1866–70, the A.O.F., England, 1871–75, and the I.O.R., England, 1878–87, as well as of the Victorian Order at the ages specified, and at all ages taken together:—

MORTALITY: THE M.U.I.O.O.F., 1866–70, THE A.O.F., 1871–75, AND THE I.O.R., 1878–87, ENGLAND, COMPARED WITH THE M.U.I.O.O.F., 1881–90, VICTORIA, AT QUINQUENNIAL AGE-GROUPS AND AT ALL AGES, ON BASIS OF PROPORTIONATE DISTRIBUTION OF MEMBERSHIP OF LATTER.

Age.	M.U.I.O.O.F., VICTORIA, 1881–90.			M.U., ENGLAND, 1866–70.		A.O.F., ENGLAND, 1871–75.		I.O.R., ENGLAND, 1878–87.		Age.
	Members, Proportionate Distribution.	Mortality, Rate per cent. per annum.	Deaths, Annual Number.	Mortality, Rate per cent. per annum.	Deaths, Annual Number.	Mortality, Rate per cent. per annum.	Deaths, Annual Number.	Mortality, Rate per cent. per annum.	Deaths, Annual Number.	
(1)	(2)	(3)	(4) = (2) × (3)	(5)	(6) = (2) × (5)	(7)	(8) = (2) × (7)	(9)	(10) = (2) × (9)	(1)
18—20	4,440	·307	14	·560	25	·734	33	·632	28	18—20
21—25	15,710	·470	74	·669	105	·749	118	·589	93	21—25
26—30	18,960	·522	99	·768	146	·744	141	·434	82	26—30
31—35	14,870	·630	94	·844	126	·925	137	·593	88	31—35
36—40	11,110	1·023	114	1·045	116	1·126	125	·540	60	36—40
41—45	9,480	1·257	119	1·249	118	1·346	128	·746	71	41—45
46—50	9,430	1·498	141	1·505	142	1·728	163	1·173	111	46—50
51—55	8,830	2·090	185	2·012	178	2·262	200	1·429	126	51—55
56—60	5,100	2·677	137	2·662	136	3·051	156	1·665	85	56—60
61—65	1,530	3·934	60	3·983	61	4·142	63	3·628	56	61—65
66—70	380	6·274	24	5·347	20	6·217	24	5·019	19	65—70
71—75	130	7·834	10	8·532	11	9·050	12	9·363	12	71—75
76—80	30	13·030	4	10·315	3	13·629	4	17·895	5	76—80
18—80	100,000	..	1,075	..	1,187	..	1,304	..	836	18—80
Ratio per cent. to Average Rate of M.U., Victoria, 1881–90			100	..	110·4	..	121·3	..	77·8	Comparison with average rate of M.U., Vict., 1881–90.
Greater (+), or less (−) than, Average Rate of M.U., Victoria, 1881–90 ..			..	..	+10·4 %	..	+21·3 %	..	−22·2 %	

80. It may be, perhaps, well to again point out that the quinquennial age-groups in the above Table are in each case one year in advance of those of Tables C, D, E, F, G, H, given in paragraph 75 above, extracted principally from Mr. F. G. P. Neison's Reports on the A.O.F. and I.O.R., the quinquennial average rates of mortality, &c., not being severally deduced from precisely the same body of members, being consequently not identical therewith. Columns 3, 5, 7, 9 furnish comparisons of the Victorian Order with the English Societies on the implicit assumption of there being just 100 members subject to risk at each age-group; that is, the groups being thirteen in number, of there being just 1,300 members altogether, as much weight being thus assigned to the facts at the older ages where they are few, as to the younger ages where they are more numerous, a defect inherent in all such comparisons. In columns 4, 6, 8, 10, however, due allowance is made for the manner in which the members are distributed over the various ages in the Society which is the immediate subject of comparison; such comparison being besides made, not on the basis of fractional rates or ratios, but by means of the number of deaths, a decided gain in simplicity probably in the opinion of many persons. The greatest advantage, however, of this method is that, as previously explained, the number of deaths in every 1,000 or 10,000 members, assumed as representative of the total members of all ages in each Society, may be subjected to legitimate comparison, which is not the case with average

rates as very frequently dealt with. There is another point to which, to prevent any misapprehension arising, I may draw attention. The annual rates of mortality, exclusions, and sickness in the Victorian M.U. are 1·0732 per cent., 5·1714 per cent., and 1·6323 weeks per member respectively (see Tables VI., VII., VIII. above), the corresponding rates of the subjoined tables are 1·0730, 5·1790, and 1·6317; the inconsiderable differences observable arise from two causes, the rate at the triennium 18-20 being in some of the cases taken instead of that of the quinquennium 16-20, and the ages being taken at five-year intervals, instead of age by age, the latter being necessarily the more accurate method.

81. The above Table shows that the result of applying the rates of the English Societies to the Victorian M.U. upon correct principles is as follows:—For every 100 deaths that occurred annually in the M.U.I.O.O.F., Victoria, during the ten years 1881–90, upwards of 110 deaths would occur in the English M.U., over 121 in the English A.O.F., and nearly 78 in the English I.O.R.; otherwise, the mortality in the M.U., England, exceeds that of the M.U., Victoria, by nearly 10½ per cent., that of the A.O.F., England, exceeds it by 21 3/10 per cent., and that of I.O.R., England, is less than the Victorian rate by 22⅕ per cent.

82. In respect to Exclusions, the comparison upon a like basis gives the following results:— Exclusions;

Exclusions: the M.U.I.O.O.F., 1866–70, the A.O.F., 1871–75, and the I.O.R., 1878–87, England, compared with the M.U.I.O.O.F., 1881–90, Victoria, at Quinquennial Age-groups and at All Ages, on Basis of Proportionate Distribution of Membership of latter.

Age.	M.U.I.O.O.F., Victoria, 1881–90.			M.U., England, 1866–70.		A.O.F., England, 1871–75.		I.O.R., England, 1878–87.		Age.
	Members, Proportionate Distribution.	Exclusions, Rate p. cent. per annum.	Exclusions, Annual Number.	Exclusions, Rate p. cent. per annum.	Exclusions, Annual Number.	Exclusions, Rate per cent. per annum.	Exclusions, Annual Number.	Exclusions, Rate p. cent. per annum.	Exclusions, Annual Number.	
(1)	(2)	(3)	(4) = (2) × (3)	(5)	(6) = (2) × (5)	(7)	(8) = (2) × (7)	(9)	(10) = (2) × (9)	(1)
18—20	4,440	6·097	271	4·358	193	11·603	515	13·498	599	18—20
21—25	15,710	9·521	1,496	5·720	899	9·007	1,415	13·832	2,173	21—25
26—30	18,960	8·259	1,566	4·391	833	6·059	1,149	11·836	2,244	26—30
31—35	14,870	6·037	898	3·000	446	4·134	615	10·108	1,503	31—35
36—40	11,110	3·723	414	2·234	248	2·769	308	8·719	969	36—40
41—45	9,480	2·202	209	1·371	130	1·539	146	7·474	709	41—45
46—50	9,430	1·690	159	·825	78	·954	90	5·580	526	46—50
51—55	8,830	1·228	108	·584	52	·541	48	3·410	301	51—55
56—60	5,100	1·011	52	·473	24	·330	17	1·306	67	56—60
61—65	1,530	·764	12	·377	6	·250	4	·633	10	61—65
66—70	380	·306	1	·294	1	·177	1	·320	1	66—70
71—75	130	..	..	·214	..	·169	..	·375	..	71—75
76—80	30	..	..	..	..	..	..	..	..	76—80
18—80	100,000	..	5,186	..	2,910	..	4,308	..	9,102	18—80
Ratio per cent. to Average Rate of M.U., Victoria, 1881–90			100	..	56	..	83	..	176	Comparison with average rates of M.U., Vict., 1881–90.
Greater (+), or less (−) than, Average Rate of M.U., Victoria, 1881–90 ..			..	..	− 44 %	..	− 17 %	..	+ 76 %	

83. According to the preceding Table, the rate of exclusions in the M.U., England, was nearly half that of the M.U., Victoria, being 44 per cent. below it; that of the A.O.F., England, was 17 per cent. below it; while that of the I.O.R. was three-fourths as much again, or exceeded it by 76 per cent.

84. In regard to weeks of Sickness-claims, the comparative facts are contained in the subjoined Table:— Sickness;

Sickness: The M.U.I.O.O.F., 1866–70, the A.O.F., 1871–75, and the I.O.R., 1878–87, England, compared with the M.U.I.O.O.F., Victoria, 1881–90, at Quinquennial Age-groups and at All Ages, on Basis of Proportionate Distribution of Membership of latter.

Age.	M.U.I.O.O.F., Victoria, 1881–90.			M.U., England, 1866–70.		A.O.F., England, 1871–75.		I.O.R., England, 1878–87.		Age.
	Members, Proportionate Distribution.	Sickness Rate per Member per annum.	Sickness, Number of Weeks.	Sickness, Rate per annum per Member	Sickness, Annual Number of Weeks.	Sickness, Rate per annum per Member.	Sickness, Annual Number of Weeks.	Sickness, Rate per annum per Member.	Sickness, Annual Number of Weeks.	
(1)	(2)	(3)	(4) = (2) × (3)	(5)	(6) = (2) × (5)	(7)	(8) = (2) × (7)	(9)	(10) = (2) × (9)	(1)
18—20	317	·831	263	·662	210	·907	288	1·052	333	18—20
21—25	1,409	·764	1,076	·762	1,074	·819	1,154	1·026	1,446	21—25
26—30	1,828	·732	1,338	·817	1,493	·869	1,589	·997	1,823	26—30
31—35	1,513	·881	1,333	·969	1,466	1·007	1,524	1·070	1,619	31—35
36—40	1,178	1·097	1,292	1·081	1,273	1·176	1,385	1·287	1,516	36—40
41—45	1,011	1·708	1,727	1·316	1,330	1·440	1,456	1·556	1,573	41—45
46—50	1,015	2·108	2,140	1·750	1,776	1·769	1,796	1·886	1,914	46—50
51—55	953	3·051	2,908	2·347	2,237	2·476	2,360	1·939	1,848	51—55
56—60	551	3·956	2,180	3·302	1,819	3·388	1,867	2·486	1,370	56—60
61—65	166	6·691	1,111	5·130	852	5·124	851	4·461	741	61—65
66—70	42	12·601	529	8·057	338	8·681	365	6·462	271	66—70
71—75	14	22·990	322	13·121	184	13·044	183	14·898	209	71—75
76—80	3	32·447	97	18·002	54	18·932	57	20·209	61	76—80
18—80	10,000	..	16,316	..	14,106	..	14,875	..	14,724	18—80
Ratio per cent. to Average Rate of M.U., Victoria, 1881–90			100	..	86·5	..	91·2	..	90·2	Comparison with average rate of M.U., Vict., 1881–90.
Greater (+), or less (−), than Average Rate of M.U., Victoria, 1881–90 ..			..	..	− 13·5 %	..	− 8·8 %	..	− 9·8 %	

85. The rate of Sickness in each case was less than that of the Victorian Order, in the M.U., England, by 13·5 per cent., in the A.O.F. by nearly 9 (8·8) per cent., and in the I.O.R. by nearly 10 (9·8) per cent.

Invalidity;

86. The number of members relatively to the whole who were in receipt of sick pay annually in the M.U., Victoria, during the ten years 1881–90, with a comparison thereof with the A.O.F. and I.O.R. experience only (Mr. Ratcliffe not having, in this case, supplied the necessary facts), are given below:—

INVALIDITY.—THE A.O.F., 1871–75, AND I.O.R., 1878–87, ENGLAND, COMPARED WITH THE M.U.I.O.O.F., VICTORIA, 1881–90, AT QUINQUENNIAL AGE-GROUPS AND AT ALL AGES, ON BASIS OF PROPORTIONATE DISTRIBUTION OF MEMBERSHIP OF LATTER.

Age.	M.U.I.O.O.F., Victoria, 1881–90.			A.O.F., England, 1871–75.		I.O.R., England, 1878–87.		Age.
	Members, Proportionate Distribution.	Members Sick, Rate per cent. per annum.	Members Sick.	Members Sick, Rate per cent. per annum.	Members Sick.	Members Sick, Rate per cent. per annum.	Members Sick.	
(1)	(2)	(3)	(4) = (2) × (3)	(5)	(6) = (2) × (5)	(7)	(8) = (2) × (7)	(1)
18—20	317	19·5	62	27·5	87	4·0	13	18—20
21—25	1,409	15·5	218	22·4	316	25·8	364	21—25
26—30	1,828	14·6	267	21·5	393	24·8	453	26—30
31—35	1,513	15·2	230	21·7	328	24·3	368	31—35
36—40	1,178	17·0	200	22·5	265	24·9	293	36—40
41—45	1,011	19·5	197	23·7	240	26·9	272	41—45
46—50	1,015	21·8	221	25·3	257	28·1	285	46—50
51—55	953	25·2	240	27·4	261	25·3	241	51—55
56—60	551	26·1	144	30·1	166	24·9	137	56—60
61—65	166	32·4	54	35·7	59	30·6	51	61—65
66—70	42	40·2	17	45·2	19	36·6	15	66—70
71—75	14	64·7	9	53·9	8	52·4	7	71—75
76—80	3	80·0	2	61·5	2	60·5	2	76—80
18—80	10,000	..	1,861	..	2,401	..	2,501	18—80
Ratio per cent. to Average Rate of M.U., Victoria, 1881–90			100	..	129	..	134	Comparison with average rate of M.U., Victoria, 1881–90.
Greater (+), or less (−) than, Average Rate of M.U., Victoria, 1881–90			..	..	+ 29	..	+ 34	

87. The rate of Invalidity, or the number sick proportionately to the whole, was greater than in the Victorian Society in both the English Orders; in the A.O.F. by 29 per cent., and in the I.O.R. by 34 per cent. per annum.

Sickness in relation to members sick.

88. In order to ascertain how the sickness—relatively to the number of members sick in the English Societies—compares with the average rate of the Victorian Order, it will be necessary to take as the basis of comparison the sick members in the M.U. Victoria, proportionately distributed over the several quinquennial group of ages; this is done in the next Table, wherein it will be observed that the members are those for the ages 16–20, but the rate is again taken for the years 18–20, to agree with the I.O.R. and A.O.F. experience.

SICKNESS PER SICK MEMBER: THE A.O.F., 1871–75, AND THE I.O.R., 1878–87, ENGLAND, COMPARED WITH THE M.U.I.O.O.F., VICTORIA, 1881–90, AT QUINQUENNIAL AGE-GROUPS AND AT ALL AGES, ON BASIS OF PROPORTIONATE DISTRIBUTION OF SICK-MEMBERSHIP OF LATTER.

Age.	M.U.I.O.O.F., Victoria, 1881–90.				A.O.F., England, 1871–75.		I.O.R., England, 1878–87.		Age.
	Members Sick.	Members Sick, Proportionate Distribution.	Sickness per Sick Member.	Sickness, Number of Weeks.	Sickness per Sick Member.	Sickness, Number of Weeks.	Sickness per Sick Member.	Sickness, Number of Weeks.	
(1)	(2)	(3)	(4)	(5) = (3) × (4)	(6)	(7) = (3) × (6)	(8)	(9) = (3) × (8)	(1)
18—20	987	340	5·345	1,817	3·000	1,020	26·053	8,858	18—20
21—25	3,429	1,171	4·935	5,779	3·651	4,275	3·972	4,651	21—25
26—30	4,183	1,428	5·026	7,177	4·044	5,775	4·013	5,731	26—30
31—35	3,626	1,238	5·774	7,148	4·642	5,747	4·407	5,456	31—35
36—40	3,154	1,077	6·443	6,939	5·237	5,640	5·176	5,575	36—40
41—45	3,096	1,057	8·769	9,269	6·066	6,412	5·785	6,115	41—45
46—50	3,485	1,188	9·653	11,468	6·987	8,309	6·716	7,979	46—50
51—55	3,778	1,290	12·095	15,603	9·025	11,642	7·670	9,894	51—55
56—60	2,260	771	15·155	11,685	11·258	8,680	9·982	7,696	56—60
61—65	845	288	20·656	5,949	14·369	4,138	14·560	4,193	61—65
66—70	262	89	31·382	2,793	19·207	1,709	17·642	1,570	66—70
71—75	140	48	35·552	1,707	24·203	1,162	28·413	1,364	71—75
76—80	40	14	40·558	568	30·789	431	33·390	468	76—80
81—85	4	1	44·417	44	32·787	33	34·935	35	81—85
18—85	29,289	10,000	..	87,946	..	64,964	..	69,585	18—85
Ratio per cent. to Average Rate of M.U., Victoria, 1881–90				100	..	73·9	..	79·1	Comparison with average rate of M.U., Victoria, 1881–90.
Greater (+), or (−) than, Average Rate of M.U., Victoria, 1881–90				..	..	− 26·1 %	..	− 20·9 %	

89. When the weeks of sickness in relation to members sick is the basis of comparison, the average rate in the A.O.F., is seen to be less than that of the M.U., Victoria, by over 26 per cent., and in the I.O.R., by nearly 21 per cent. per annum.

90. It is shown, in paragraphs 86 and 88 above, that relatively fewer members receive sick pay in the M.U., Victoria, than in the English A.O.F. and I.O.R., but that such members continue on the average for a longer period on the sick funds. There remains the question whether, a point dealt with above in paragraph 68 in respect to the "A," "B," "C" Districts, the comparatively higher amount of sickness in the Society as a whole is to be classed as under the first half-year, the second half-year, or the third half-year's duration including protracted illness. This question is answered in the table following :— Sickness under each rate of sick pay.

SICKNESS: PROPORTIONATE DURATION UNDER EACH HALF-YEARLY PERIOD OF CONTINUANCE (1°, 2°, 3°): THE M.U.I.O.O.F., 1866–70, A.O.F., 1871–75, AND I.O.R., 1878–87, ENGLAND, COMPARED WITH THE M.U.I.O.O.F., VICTORIA, 1891–90.

Age.	M.U.I.O.O.F., Victoria, 1881-90.			M.U.I.O.O.F., England, 1866-70.			A.O.F., England, 1871-75.			I.O.R., England, 1878-87.			Age.
	%	%	%	%	%	%	%	%	%	%	%	%	
	1°	2°	3°	1°	2°	3°	1°	2°	3°	1°	2°	3°	
18–20 ...	90·7	5·3	3·9	95·0	4·0	1·0	95·5	3·5	1·0	91·6	5·6	2·8	18–20
21–25 ...	81·8	8·6	9·6	92·0	5·0	3·0	91·3	5·3	3·4	89·5	6·0	4·5	21–25
26–30 ...	80·5	7·5	12·0	87·0	7·0	6·0	87·2	6·4	6·4	86·9	6·5	6·6	26–30
31–35 ...	74·9	7·7	17·4	83·0	7·0	10·0	82·7	7·5	9·8	83·2	7·4	9·4	31–35
36–40 ...	66·6	8·5	24·9	79·0	8·0	13·0	79·0	7·6	13·4	79·1	8·5	12·4	36–40
41–45 ...	55·5	10·2	34·3	74·0	9·0	17·0	73·8	9·3	16·9	74·6	9·5	15·9	41–45
46–50 ...	54·2	9·3	36·5	67·0	10·0	23·0	67·2	10·3	22·5	69·1	10·7	20·2	46–50
51–55 ...	44·8	9·9	45·3	62·0	11·0	27·0	62·2	11·2	26·6	61·3	11·8	26·9	51–55
56–60 ...	37·5	10·5	52·0	56·0	12·0	32·0	56·3	12·2	31·5	52·2	13·2	34·6	56–60
61–65 ...	30·3	10·8	58·9	49·0	13·0	38·0	48·5	13·3	38·2	41·8	14·2	44·0	61–65
66–70 ...	15·3	6·5	78·2	40·0	14·0	46·0	40·8	14·3	44·9	32·6	15·1	52·3	66–70
71–75 ...	10·1	6·7	83·2	30·0	14·0	56·0	30·5	13·7	55·8	27·2	15·0	57·8	71–75
76–80 ...	6·6	1·6	91·9	22·0	13·0	65·0	22·5	13·2	64·3	22·3	14·3	63·4	76–80
18–85 ...	—	—	100·0	14·0	13·0	73·0	—	—	—	—	—	—	81–85

91. The proportion for all ages I have not given because, for one reason, the A.O.F. and I.O.R. observations, in respect to first, second, and third half-year's sickness, are not presented in a form which enables the total proportions to be ascertained, but mainly because from the great dissimilarity in the distribution of members over the several age-groups in the four sets of observations (see paragraph 76 above), a comparison of the average proportions for every age from 18 to 85 cannot but lead to the formation of erroneous and misleading conclusions.

92. Both in the proportions of sickness falling under full pay (1°) and first and second reductions of pay (2°, 3°), and in the gradual rate of decrease under 1° as age advances, and increase under 3°, there is, it will be noticed, considerable similarity in the three English Orders, while the Victorian M.U. shows throughout the Table a much higher proportion of sickness under the lowest rate of pay than either of the other observations. On referring to the proportionate duration of sickness in the "A," "B," and "C" Districts of the M.U., Victoria (paragraph 68 above), it will be noticed that the proportions in the Society as a whole, according to the preceding Table, are intermediate at each age-group, as, indeed, they should be, between the rates of the three District-Groups, and that they approximate the more nearly to the "B" than to the "C" District (the facts in the "A" District being comparatively few, having a smaller effect on the result) at the younger ages under the third rate of pay, and to the "C" District at the higher ages. When full consideration is given to the case here presented, I think we are justified in concluding that the higher sickness in the Victorian M.U., compared with the English M.U., A.O.F. and I.O.R., is mainly due to over-average sickness among those members who continue so long on the sick fund as to bring them according to the rules under the third six months' scale of payment.

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary for Friendly Societies.

Office of the Government Statist,
Melbourne, 22nd November, 1892.

F.S.—*h*.

APPENDIX C.

STATISTICS OF FRIENDLY SOCIETIES, 1891.

SUMMARY TABLES.

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STATISTICS OF FRIENDLY SOCIETIES.—SUMMARY

TABLE I.—Receipts, Expenditure, and Funds of the Sick

No.	Society and District.	Receipts.					Expenditure.			
		Proposition, Initiation, Registration, and Clearance Fees.	Contributions.	Interest.	Other Receipts, including District Dues and Levies.	Total.	Sick Pay and Funeral Benefits.	District, &c., Dues.	Other Expenditure.	Total.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1	**M.U.I.O.O.F.**									
I.	Ballarat District ..	..	2,587 6 8	2,329 4 9	453 3 0	5,369 14 5	2,808 13 5	413 3 0	53 7 0	3,275 3 5
II.	Bendigo District ..	..	4,422 0 6	856 5 3	2,988 15 7	8,267 1 4	5,067 5 10	1,818 11 6	989 0 8	7,874 18 0
III.	Castlemaine District ..	..	2,990 6 9	1,499 3 6	1,557 14 8	6,047 4 11	3,890 6 7½	940 16 0	422 15 2	5,253 17 9½
IV.	Collingwood District ..	..	2,122 15 2½	1,806 3 11	647 7 8	4,576 6 9½	3,000 8 5½	583 1 0	56 18 8	3,640 8 1½
V.	Corio District	..	650 0 4	678 9 6	211 15 8	1,540 5 6	1,203 1 3½	162 18 0	18 16 3	1,384 15 6½
VI.	Hamilton District ..	..	686 15 10	336 2 3½	58 8 0	1,081 6 1½	309 15 6	52 8 0	4 16 0	366 19 6
VII.	Ovens and Murray District	..	1,608 8 10½	546 5 6	259 10 3	2,414 4 7½	1,444 17 11	199 0 3	25 6 4	1,669 4 6
VIII.	Port Fairy District ..	..	430 6 9	351 3 1	183 7 4	964 17 2	773 12 2	105 2 0	21 6 10	900 1 0
IX.	Port Phillip District ..	..	9,780 6 8¼	5,161 1 3	2,099 11 11	17,040 19 10¼	9,918 6 10	1,831 2 4	315 4 5	12,064 13 7
X.	South Melbourne District	..	2,664 8 8½	1,406 18 10	567 11 0	4,638 18 6½	2,823 18 8	547 11 0	119 0 4	3,490 10 0
XI.	Talbot District ..	..	711 10 1	196 6 9	1,790 0 8	2,697 17 6	998 7 5	957 4 0	793 6 8	2,748 18 1
XII.	Warrnambool District ..	..	566 9 9½	242 13 4	114 0 3½	923 3 5	590 12 11	101 12 8	0 10 2	692 15 9
XIII.	Wimmera District ..	..	1,244 9 6	335 4 0	209 11 8	1,789 5 2	811 15 2	208 16 0	40 0 0	1,060 11 2
XIV.	Yarra Yarra District ..	..	1,472 10 5½	584 17 1	74 11 10	2,131 19 4½	997 15 5	58 16 6	28 1 6	1,084 13 5
XV.	Bairnsdale District ..	..	470 13 6½	161 16 11	85 12 6	718 2 11½	310 0 0	75 12 6	69 11 6	455 4 0
XVI.	Sale District	..	516 5 2	116 0 4	110 10 7	742 16 1	283 3 4	70 10 7	42 15 0	396 8 11
	Total of M.U.I.O.O.F.	..	32,924 14 10¼	16,607 16 3½	11,411 12 7½	60,944 3 9¼	35,232 0 11½	8,126 5 4	3,000 16 6	46,359 2 9½
2	**G.U.O.O.F.**									
I.	Ballarat District ..	26 4 5	928 6 2	379 1 0	170 3 7	1,503 15 2	1,109 13 4	135 6 4	18 16 8	1,263 16 4
II.	Bendigo District ..	10 2 0	552 0 9	119 5 11	110 14 6	792 3 2	836 6 4	110 14 6	..	947 0 10
III.	Castlemaine District ..	11 4 6	533 3 7	314 0 6	85 8 6	943 17 1	872 8 2	74 8 6	..	946 16 8
IV.	Gippsland District ..	30 9 6	356 9 7¾	227 14 10	56 18 10	671 12 9¾	401 5 10	53 6 4	..	454 12 2
V.	Eastern District ..	56 9 4	1,164 9 5	310 5 5	265 19 6	1,797 3 8	674 12 4	265 15 6	3 12 6	944 0 4
VI.	Melbourne District ..	73 4 0	2,782 1 7	1,254 19 4	498 15 0	4,608 19 11	2,801 2 0½	420 8 6	12 7 0	3,233 17 6½
	Total of G.U.O.O.F. ..	207 13 9	6,316 11 1¾	2,605 7 0	1,187 19 11	10,317 11 9¾	6,695 8 0½	1,059 19 8	34 16 2	7,790 3 10½
3	**I.O.O.F.**	141 10 9	11,143 2 4¼	3,679 3 3	3,146 4 8	18,110 1 0¼	9,525 10 5	2,961 17 11	51 14 9½	12,539 3 1½
4	**U.A.O.D.**	819 19 9	11,787 3 3¼	3,922 3 2	4,239 18 11½	20,769 5 1¾	10,697 1 7½	2,729 3 11½	813 1 11½	14,239 7 6½
	A.O.F.									
5	Ballarat District ..	13 2 6	579 11 1	128 17 4	216 1 3	937 12 2	721 0 5	216 1 3	5 13 6	942 15 2
6	Bendigo District ..	73 19 6	1,922 19 10½	514 7 8	671 14 8	3,183 1 8½	2,550 7 1	622 10 6	22 10 11	3,195 8 6
7	Geelong and Western District	2 7 6	472 13 10	217 9 6	135 9 4	828 0 2	595 12 8	99 9 0	0 1 0	695 2 8
8	Grenville District ..	3 1 0	118 13 1	99 8 8	20 15 6	241 18 3	131 15 0	20 15 6	1 10 6	154 1 0
9	Melbourne District ..	98 1 9	12,645 1 4½	4,614 16 1	4,034 8 10	21,392 8 0½	15,469 5 3	3,718 15 6	39 18 11	19,227 19 8
10	Ovens and Murray District	15 11 6	353 3 7	217 9 3	128 13 6	714 17 10	406 14 2	82 11 0	79 2 11	568 8 1
11	Portland District ..	54 8 0	632 8 9½	292 7 5	165 17 6	1,145 1 8½	1,114 18 6	165 17 6	0 16 0	1,281 12 0
12	Warrnambool District ..	1 19 6	150 11 11	185 3 4	33 5 6	371 0 3	251 12 6	24 15 6	0 15 0	277 3 0
13	Court Unity	..	336 15 4	391 9 8	..	728 5 0	820 14 0	..	..	820 14 0
14	Court Freedom.. ..	..	158 16 3	52 8 6	..	211 4 9	241 11 2	..	..	241 11 2
15	Court Ararat	..	72 13 9	73 2 11	0 3 5	146 0 1	75 3 4	..	..	75 3 4
16	Court Amherst.. ..	..	33 18 5	6 17 8	..	40 16 1	59 17 4	..	..	59 17 4
17	**I.O.R.**	3 14 2	13,122 5 9	5,896 4 1	3,116 9 11	22,138 13 11	13,039 1 11	2,380 8 4½	523 13 10	15,943 4 1½
18	**O.S.T.**									
I.	Ballarat and Sandhurst Grand Division ..	2 8 0	521 7 11½	166 17 1	89 9 3	780 2 3½	468 19 10	86 3 9	120 3 3	675 6 10
II.	Melbourne Grand Division	2 3 0	1,343 9 6½	335 11 7	337 3 2	2,018 7 3½	897 7 10	271 18 7	375 18 7½	1,545 5 0½
III.	Victoria Grand Division	1 7 0	1,040 14 0	532 3 7	292 9 6	1,866 14 1	788 17 2	277 9 6	229 15 2	1,296 1 10
..	National Division ..	..	..	148 2 10	603 18 11	752 1 9	290 0 0	..	..	290 0 0
	Total of O.S.T. ..	5 18 0	2,905 11 6	1,182 15 1	1,323 0 10	5,417 5 5	2,445 4 10	635 11 10	725 17 0½	3,806 13 8½
19	**H.A.C.B.S.**									
I.	Ballarat District ..	8 17 6	325 3 11	31 15 0	141 7 6	507 3 11	444 11 6	91 7 6	56 2 2	592 1 2
II.	Melbourne District ..	259 8 0	4,830 19 8¼	1,249 9 4	1,518 11 2	7,858 8 2¼	6,020 1 7	1,217 15 9	338 13 5	7,576 10 9
	Total of H.A.C.B.S. ..	268 5 6	5,156 3 7¼	1,281 4 4	1,659 18 8	8,365 12 1¼	6,464 13 1	1,309 3 3	394 15 7	8,168 11 11
20	**O.St.A.**	5 1 0	1,218 18 7	249 17 0	454 6 4	1,928 2 11	1,486 19 8	380 11 0	37 8 7	1,904 19 3
21	**O.St.A., S.C.**	..	329 4 2	188 2 3	245 0 0	762 6 5	741 11 4	122 10 0	5 0 0	869 1 4
22	**G.U.O.F.G.**	8 0 0	2,224 8 11	405 15 4	450 18 0	3,089 2 3	1,689 15 11	429 14 6	74 9 9	2,194 0 2

DIX C.

OF DETAILED TABLES FOR THE YEAR 1891.

and Funeral Fund of each Society in 1891.

Increase.	Decrease.	Funds at beginning of Year.	Funds at end of Year.	Disposal of Funds.						No.
				Invested.				Not Invested.		
				On Mortgages.	In Banks at Interest.	In Halls.	In other Freehold Property.	Cash not bearing Interest.	In use by Medical and Management Fund.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
										1
2,094 11 0	..	39,315 7 11½	41,409 18 11½	25,564 0 0	13,807 4 4	1,448 3 11	..	582 12 2½	7 18 6	I.
392 3 4	..	17,047 7 11½	17,439 11 3½	6,824 8 7½	7,131 19 7	1,980 0 0	..	1,503 3 1	..	II.
793 7 1½	..	27,640 4 7¾	28,433 11 9¼	11,313 7 9	15,197 7 3½	776 5 0	294 0 0	835 3 5¾	17 8 3	III.
935 18 8	..	29,836 15 3½	30,772 13 11½	28,634 9 6	461 0 7	1,111 0 0	..	566 3 10½	..	IV.
155 9 11½	..	11,228 5 4½	11,383 15 4	7,936 2 0	1,720 9 3	1,553 6 3	20 0 0	153 17 10	..	V.
714 6 7½	..	6,944 11 8	7,658 18 3½	4,302 12 3	2,253 2 3	374 13 11	255 0 0	473 9 10½	..	VI.
745 0 1½	..	11,525 8 5	12,270 8 6½	1,867 10 0	6,807 7 5	1,577 11 9	1,109 16 11	902 4 9½	5 17 8	VII.
64 16 2	..	7,864 18 5	7,929 14 7	3,055 0 0	3,515 3 4	700 0 0	568 14 4	84 12 3	6 4 8	VIII.
4,976 6 3¾	..	95,459 8 1¾	100,435 14 5	77,857 1 1	8,744 3 4½	8,842 3 1	814 15 5	4,177 11 5½	..	IX.
1,148 8 6½	..	26,511 5 4	27,659 13 10½	25,849 14 8	110 13 11	..	..	1,688 15 2½	10 10 1	X.
..	51 0 7	3,336 5 0¼	3,285 4 5¾	1,475 10 0	1,224 12 6	..	50 0 0	535 1 11¼	..	XI.
230 7 8	..	4,340 19 3	4,571 6 11	1,425 0 0	532 17 2	2,333 19 0	..	279 10 9	..	XII.
728 14 0	..	6,302 2 8	7,030 16 8	2,519 0 0	4,139 19 6	..	..	371 17 2	..	XIII.
1,047 5 11½	..	11,057 2 11	12,104 8 10½	7,775 0 0	2,669 2 2	1,000 0 0	..	651 10 10	8 15 10½	XIV.
262 18 11½	..	2,989 7 0¾	3,252 6 0¼	1,260 0 0	1,037 10 0	180 0 0	..	754 9 9¾	20 6 2½	XV.
346 7 2	..	2,721 6 7½	3,067 13 9½	1,455 0 0	1,232 0 0	..	..	380 3 0½	0 10 9	XVI.
14,585 0 11¾	..	304,120 16 9	318,705 17 8¾	209,113 15 10½	70,584 12 8	21,877 2 11	3,112 6 8	13,940 7 7¼	77 12 0	Total.
										2
239 18 10	..	6,287 3 11½	6,527 2 9½	4,432 11 0	1,543 17 2	139 9 6	..	410 0 9	1 4 4½	I.
..	154 17 8	2,031 8 3	1,876 10 7	1,000 0 0	855 13 1	..	..	20 17 6	..	II.
..	2 19 7	5,996 6 2½	5,993 6 7½	2,918 17 1	2,827 15 0	..	..	246 14 6½	..	III.
217 0 7½	..	3,656 11 8¾	3,873 12 4½	2,220 5 6	981 0 1	440 19 6	..	231 7 3½	..	IV.
853 3 4	..	4,807 14 10½	5,660 18 2½	2,720 0 0	2,228 1 7	..	..	689 11 10½	23 4 9	V.
1,375 2 4½	..	19,904 6 0	21,279 8 4½	16,195 1 4	3,933 10 5	..	100 0 0	1,050 16 7½	..	VI.
2,527 7 11½	..	42,683 11 0¼	45,210 18 11½	29,486 14 11	12,369 17 4	580 9 0	100 0 0	2,649 8 7	24 9 1½	Total.
5,570 17 10¾	..	66,961 0 2¼	72,531 18 1	47,174 17 10¾	10,680 5 6	11,812 9 5	..	2,365 5 5¾	498 19 9½	3
6,529 17 7¼	..	66,492 8 8½	73,022 6 3¾	49,115 13 11½	21,667 7 6¾	..	..	1,945 5 7½	293 19 2	4
..	5 3 0	3,490 19 6	3,485 16 6	..	2,505 3 10	..	..	316 19 6	663 13 2	5
..	12 6 9½	9,120 8 0	9,108 1 2½	4,947 7 3	3,147 17 8½	370 0 0	183 0 0	225 16 2	234 0 1	6
132 17 6	..	4,500 14 7	4,633 12 1	1,721 1 0	2,428 2 2	314 13 10	37 0 0	132 15 1	..	7
87 17 3	..	1,408 10 4	1,496 7 7	241 0 0	1,067 4 0	..	50 0 0	126 6 9	11 16 10	8
2,164 8 4½	..	83,918 9 11⅝	86,082 18 4¼	59,011 5 5½	15,268 6 9¼	7,533 2 0	616 13 11	3,605 2 4½	48 7 10	9
146 9 9	..	5,048 6 6	5,194 16 3	350 0 0	4,757 18 9	..	..	86 17 6	..	10
..	136 10 3½	8,874 19 1	8,738 8 9½	2,617 19 5	4,239 10 3	1,727 17 7	..	153 1 6½	..	11
93 17 3	..	2,562 17 3	2,656 14 6	2,275 0 0	227 13 5	..	..	154 1 1	..	12
..	92 9 0	5,812 11 9	5,720 2 9	5,470 10 0	249 12 9	..	..	..	..	13
..	30 6 5	908 5 7	877 19 2	169 0 0	700 0 0	..	..	8 19 2	..	14
70 16 9	..	1,196 11 6	1,267 8 3	1,000 0 0	212 11 4	..	..	54 16 11	..	15
..	19 1 3	526 3 0	507 1 9	..	155 0 0	351 19 1	..	0 2 8	..	16
6,195 9 9½	..	104,231 13 5¾	110,427 3 3¼	72,863 18 7	29,763 12 3¼	4,355 5 5	980 18 4	2,348 19 3	114 9 5	17
										18
104 15 5½	..	3,815 2 3⅝	3,919 17 9¼	1,795 0 6	1,764 7 1½	92 8 4	..	125 0 11½	143 0 10¼	I.
473 2 3	..	6,858 14 3¼	7,331 16 6¼	4,228 3 4	2,194 13 0⅝	..	..	792 12 5½	115 7 8	II.
570 12 3	..	12,463 4 7¼	13,033 16 10¼	6,570 11 9	3,932 11 8½	1,423 11 4½	..	1,013 8 1½	93 13 10¾	III.
462 1 9	..	2,332 1 4	2,794 3 1	2,290 0 0	145 16 10	..	..	257 3 7	101 2 8	..
1,610 11 8½	..	25,469 2 6¼	27,079 14 2⅝	14,883 15 7	8,037 8 8¾	1,515 19 8½	..	2,188 5 1½	454 5 1	Total.
										19
..	84 17 3	1,398 18 5	1,314 1 2	..	985 0 0	..	..	204 8 2	124 13 0	I.
281 17 5½	..	22,150 11 0⅜	22,432 8 6	14,362 13 7	5,886 18 2½	..	..	2,047 3 5	135 13 3½	II.
197 0 2¼	..	23,549 9 5⅜	23,746 9 8	14,362 13 7	6,871 18 2½	..	..	2,251 11 7	260 6 3½	Total.
23 3 8	..	4,778 4 7	4,801 8 3	1,240 13 10	2,746 1 2	180 0 0	..	487 12 1	147 1 2	20
..	106 14 11	3,859 10 5	3,752 15 6	830 0 0	2,806 19 9	..	..	115 15 9	..	21
895 2 1	..	8,777 13 8½	9,672 15 9½	4,159 0 0	4,419 5 1½	200 0 0	100 0 0	751 18 7	42 12 1	22

TABLE I.—Receipts, Expenditure, and Funds of the Sick

No.	Society and District.	Receipts.					Expenditure.			
		Proposition, Initiation, Registration, and Clearance Fees.	Contributions.	Interest.	Other Receipts, including District Dues and Levies.	Total.	Sick Pay and Funeral Benefits.	District, &c., Dues.	Other Expenditure.	Total
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
	St.P.S.									
23	Melbourne District ..	35 7 6	1,138 13 4	775 7 7	307 13 10¾	2,257 2 3¾	1,097 3 4	299 19 6	49 5 7	1,446 8 5
24	Geelong and Western District	4 10 0	187 7 6	98 10 0	..	290 7 6	354 11 8	..	..	354 11 8
25	**P.A.F.S.**	62 4 0	2,230 5 1	551 14 4	612 8 9	3,456 12 2	1,805 7 10	489 15 3	76 5 11	2,371 9 0
26	**A.N.A.**	502 10 10	10,031 7 6	1,319 5 7	2,731 6 11	14,584 10 10	4,476 13 2	2,667 10 3	101 19 3	7,246 2 8
27	**A.O.S.**	0 10 0	39 4 0	43 12 4	5 11 6	88 17 10	70 1 9	5 11 6	..	75 13 3
28	**G.S.R.S.**	11 0 0	239 15 10	101 4 0	4 7 6	356 7 4	205 18 6	..	..	205 18 6
29	**St.M.T.A.B.S.**	1 12 6	62 10 0	..	0 5 0	64 7 6	91 11 8	..	..	91 11 8
30	**U.L.F.S.**	..	18 4 8	9 3 11	..	27 8 7	5 0 0	..	..	5 0 0
31	**I.N.F.**	16 16 6	1,020 12 4	15 1 0	284 11 5	1,337 1 3	599 19 3	281 11 5	86 4 7	967 15 3
32	**M.T.B.S.**	..	1,869 6 10	97 9 11	0 5 0	1,967 1 9	1,292 18 6	..	..	1,292 18 6
	Total of all the Societies	2,357 5 6	121,442 18 6½	45,823 14 5½	36,588 9 4¾	206,212 7 10½	120,455 4 10½	28,830 9 6	6,125 18 3½	155,411 12 8

TABLE II.—Receipts, Expenditure, and Funds of the Medical

No.	Society and District.	Receipts.				Expenditure.				
		Contributions and Proposition, Initiation, Registration, and Clearance Fees.	Interest.	Other Receipts, including District Dues and Levies.	Total.	Medical Attendance and Medicine.	District, &c., Dues.	Management.	Other Expenditure.	Total.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1	**M.U.I.O.O.F.**									
I.	Ballarat District ..	2,691 10 2	56 0 4	570 7 9	3,317 18 3	1,677 9 4	279 13 0	981 10 6	281 15 1	3,220 7 11
II.	Bendigo District ..	4,065 14 5	28 16 4	1,178 15 2	5,273 5 11	2,455 7 5	369 18 3	1,447 13 3½	660 5 8	4,933 4 7½
III.	Castlemaine District ..	2,554 17 2	7 17 2	1,522 19 4	4,085 13 8	2,015 19 11	320 1 0	1,270 11 8	440 14 2	4,047 6 9
IV.	Collingwood District ..	1,879 10 9	35 4 1	891 2 6	2,805 17 4	1,471 6 5½	295 17 6	654 2 2	364 0 6½	2,785 6 8
V.	Corio District ..	642 18 4	13 1 11½	233 18 11	889 19 2½	463 14 7½	71 14 9	198 17 6	127 17 11	862 4 9½
VI.	Hamilton District ..	586 15 5	4 10 0	279 4 5	870 9 10	486 16 2	77 6 6	186 2 5	95 1 3	845 6 4
VII.	Ovens and Murray District	1,794 6 7½	9 5 0	988 3 11	2,791 15 6½	1,309 1 3	213 9 6	815 7 11	265 11 8	2,603 10 4
VIII.	Port Fairy District ..	411 17 2	2 3 11	139 9 8	553 10 9	223 10 2	54 5 0	155 7 4	92 11 3	525 13 9
IX.	Port Phillip District ..	9,014 11 0¼	106 6 6	3,040 14 6	12,161 12 0¼	7,077 15 4	830 19 5	2,731 6 7	1,256 16 9	11,896 18 1
X.	South Melbourne District	2,657 4 4½	4 0 0	1,255 11 7½	3,916 16 0	2,093 1 7	312 8 0	794 4 9	826 1 1	4,025 15 5
XI.	Talbot District ..	744 7 0	..	252 3 1	996 10 1	429 11 3	107 18 0	278 10 8	145 5 6	961 5 5
XII.	Warrnambool District ..	556 5 8½	..	147 19 4	704 5 0½	346 14 10	53 7 0	221 18 5	82 9 10	704 10 1
XIII.	Wimmera District ..	1,329 16 7	9 2 6	401 11 3	1,740 10 4	863 6 9½	127 12 0	481 5 1	145 8 11	1,617 12 9½
XIV.	Yarra Yarra District ..	1,220 16 7½	1 5 0	707 0 2	1,929 1 9½	977 15 1	189 15 0	485 15 7	285 16 6	1,939 2 2
XV.	Bairnsdale District ..	398 18 2½	7 10 0	259 18 6½	666 6 9	370 10 3	55 5 10	206 18 8	88 13 11	721 8 8
XVI.	Sale District	511 14 0	..	239 15 2	751 9 2	374 2 4	77 5 3	206 9 0	58 0 8	715 17 3
	Total of M.U.I.O.O.F.	31,061 3 6¾	285 2 9½	12,108 15 4	43,455 1 8½	22,636 2 9½	3,436 16 0	11,116 1 6½	5,216 10 8½	42,405 11 0½

and Funeral Fund of each Society in 1891—*continued*.

Increase.	Decrease.	Funds at beginning of Year.	Funds at end of Year.	Disposal of Funds.						No.
				Invested.				Not Invested.		
				On Mortgages.	In Banks at Interest.	In Halls.	In other Freehold Property.	Cash not bearing Interest.	In Use by Medical and Management Fund.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
810 13 10¾	..	12,582 13 4	13,393 7 2¾	10,983 9 1	1,729 5 10	..	..	213 18 0¾	466 14 3	23
..	64 4 2	2,218 6 0½	2,154 1 10½	..	1,631 10 4	500 0 0	..	10 17 4¼	11 14 2¼	24
1,085 3 2	..	10,700 17 9½	11,786 0 11½	6,082 0 0	3,614 11 0½	200 0 0	..	1,360 3 7½	529 6 3½	25
7,338 8 2	..	29,142 8 6½	36,480 16 8½	24,292 12 6	6,679 6 5	78 0 0	..	4,733 17 6½	697 0 3	26
13 4 7	..	804 19 8	818 4 3	400 0 0	329 14 2	..	..	88 10 1	..	27
150 8 10	..	1,627 17 10	1,778 6 8	1,649 0 7	..	..	..	129 6 1	..	28
..	27 4 2	192 15 3	165 11 1	..	165 11 1	..	..	..	..	29
22 8 7	..	224 8 6	246 17 1	..	190 11 0	50 0 0	..	6 6 1	..	30
369 6 0	..	829 4 0	1,198 10 0	125 0 0	335 0 0	..	..	632 9 5½	106 0 6½	31
674 3 3	..	2,878 0 7	3,552 3 10	..	2,672 8 10	..	..	408 1 1	471 13 11	32
50,800 15 2½	..	839,493 19 5½	890,294 14 8	564,566 9 6¼	222,254 8 0	51,646 18 11½	5,179 18 11	41,492 17 9½	5,154 1 5¾	Total.

and Management Fund of each Society in 1891.

Increase.	Decrease.	Funds at beginning of Year.	Funds at end of Year.	Disposal of Funds.					No.
				Invested.				Cash not bearing Interest.	
				On Mortgages.	In Banks at Interest.	In Halls.	In other Freehold Property.		
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
									1
97 10 4	..	1,417 17 1½	1,515 7 5½	275 0 0	750 4 11	..	..	490 2 6½	I.
340 1 3½	..	2,649 14 1	2,989 15 4½	688 1 4½	284 11 2	1,024 19 8	200 0 0	792 3 2	II.
38 6 11	..	447 3 3¾	485 10 2¾	..	217 15 3	..	..	267 14 11¾	III.
20 10 8	..	625 6 11½	645 17 7½	300 0 0	52 18 3	..	..	292 19 4½	IV.
27 14 5	..	289 7 6	317 1 11	..	128 16 4	98 13 10	..	89 11 9	V.
25 3 6	..	112 1 4	137 4 10	18 5 0	45 8 0	..	..	73 11 10	VI.
188 5 2½	..	301 18 1	490 3 3½	50 0 0	42 10 0	107 10 0	19 10 0	270 13 3½	VII.
27 17 0	..	79 0 10	106 17 10	..	66 4 4	..	..	40 13 6	VIII.
264 13 11¼	..	2,256 9 11¾	2,521 3 11	485 0 0	361 11 5½	440 0 0	43 3 0	1,191 9 5½	IX.
..	108 19 5	343 0 2½	234 0 9½	..	27 10 0	..	..	206 10 9½	X.
35 4 8	..	89 8 9¾	124 13 5¾	..	..	..	..	124 13 5¾	XI.
..	0 5 0½	86 2 6½	85 17 6	..	..	..	..	85 17 6	XII.
122 17 6½	..	350 13 11	473 11 5½	..	222 11 3	..	..	251 0 2½	XIII.
..	10 0 4½	165 16 0½	155 15 8	..	26 5 0	..	..	129 10 8	XIV.
..	55 1 11	183 5 4½	128 3 5½	..	..	..	..	128 3 5¼	XV.
35 11 11	..	99 0 10½	134 12 9½	..	..	105 0 0	..	29 12 9½	XVI.
1,049 10 7¾	..	9,496 6 11½	10,545 17 7¼	1,816 6 4½	2,226 5 11½	1,776 3 6	262 13 0	4,464 8 9¼	Total.

TABLE II.—Receipts, Expenditure, and Funds of the Medical

No.	Society and District.	Receipts.				Expenditure.				
		Contributions and Proposition, Initiation, Registration, and Clearance Fees.	Interest.	Other Receipts including District Dues and Levies.	Total.	Medical Attendance and Medicine.	District, &c., Dues.	Management.	Other Expenditure.	Total.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
2	**G.U.O.O.F.**									
I.	Ballarat District ..	634 2 10	..	478 5 6	1,112 8 4	709 16 8	99 12 2	235 19 10	59 9 11	1,104 18 7
II.	Bendigo District ..	372 5 1	..	249 14 2	621 19 3	329 10 6	51 19 9	181 3 8	49 13 6	612 7 5
III.	Castlemaine District ..	361 0 2	0 18 7	298 9 8	660 8 5	300 11 3	86 15 9	211 17 1	59 9 8	658 13 9
IV.	Gippsland District ..	257 2 6¼	..	295 1 1	552 3 7¼	298 17 11	42 3 2	148 14 10	26 19 0	516 14 11
V.	Eastern District ..	806 14 11	..	793 14 0	1,600 8 11	793 18 2	115 12 7	424 13 1	263 14 7	1,597 18 5
VI.	Melbourne District ..	1,982 19 6	4 4 6	1,783 19 7	3,771 3 7	2,120 0 9	268 7 7	858 19 1	556 1 3½	3,803 8 8½
	Sub-Committee Funds..	..	11 5 0	359 3 5	370 8 5	..	..	382 18 9	102 0 0	484 18 9
	Total of G.U.O.O.F. ..	4,414 5 0¼	16 8 1	4,258 7 5	8,689 0 6¼	4,552 15 3	664 11 0	2,444 6 4	1,117 7 11½	8,779 0 6½
3	**I.O.O.F.**	11,603 4 11¾	47 19 6	3,585 10 1½	15,236 14 7¾	8,190 19 11	1,242 16 9	4,157 11 1	1,981 9 4½	15,572 17 1½
4	**U.A.O.D.**	13,984 5 1½	100 2 11	5,496 4 2	19,580 12 2¼	9,840 9 10	917 19 8½	6,731 4 10½	3,425 15 11	20,915 10 4
	A.O.F.									
5	Ballarat District ..	544 10 3	..	257 9 7	801 19 10	413 15 10	53 19 9	255 17 1	104 1 5	827 14 1
6	Bendigo District ..	1,276 19 8	8 0 0	861 18 1	2,146 17 9	1,114 0 8	162 18 3	691 6 2½	268 19 8	2,237 4 9½
7	Geelong and Western District	574 16 2	..	159 0 2½	733 16 4½	418 17 10½	58 13 0	172 0 1	84 4 9	733 15 8½
8	Grenville District ..	157 14 6	..	26 12 4	184 6 10	95 18 1	13 0 6	72 12 8	0 13 3	182 4 6
9	Melbourne District ..	14,877 11 7½	52 7 11	4,746 9 5	19,676 8 11½	10,764 18 1½	607 3 2	4,638 19 6	3,569 10 2½	19,580 11 0
10	Ovens and Murray Dist.	465 6 8¼	0 16 0	257 1 3	723 3 11¼	361 19 10	53 16 0	210 0 1	15 17 1¼	641 13 0½
11	Portland District ..	671 10 4½	0 10 0	218 11 4	890 11 8½	521 14 10	49 8 6	243 3 4	53 10 3	867 16 11
12	Warrnambool District ..	186 13 6	3 10 0	24 15 0	214 18 6	126 5 0	12 2 6	64 5 3	42 18 8	245 11 5
13	Court Unity	282 15 6	..	61 16 5	344 11 11	197 5 7	..	92 6 1	48 9 11	338 1 7
14	Court Freedom ..	103 8 3	..	3 16 9	107 5 0	68 19 5	..	35 7 1	11 12 8	115 19 2
15	Court Ararat	79 17 1	..	9 6 7	89 3 8	60 9 8	..	22 2 10	6 10 0	89 2 6
16	Court Amherst ..	50 8 7	..	1 17 6	52 6 1	30 19 7	..	15 6 0	1 10 0	47 15 7
17	**I.O.R.**	13,897 13 8½	115 2 4	4,689 3 5½	18,701 19 6	9,469 16 11½	1,467 8 9	5,323 1 7	2,038 6 8	18,298 13 11½
18	**O.S.T.**									
I.	Ballarat and Sandhurst Grand Division ..	514 2 0½	3 4 4	198 17 5	716 3 9½	324 9 4	105 8 0	271 0 5	59 3 9	760 1 6
II.	Melbourne Grand Div.	1,367 14 1	1 4 3	1,053 15 9	2,422 14 1	1,094 7 2½	287 13 1	748 0 3	325 3 8	2,455 4 2½
III.	Victoria Grand Division	1,046 1 0½	14 14 10	540 12 1	1,601 7 11½	854 2 6½	185 11 5	585 7 3½	129 12 1½	1,754 13 4½
	National Division ..	..	..	162 11 6	162 11 6	..	..	113 14 8	109 7 6	223 2 2
	Total of O.S.T. ..	2,927 17 2	19 3 5	1,955 16 9	4,902 17 4	2,272 19 1	578 12 6	1,718 2 7½	623 7 0½	5,193 1 3
19	**H.A.C.B.S.**									
I.	Ballarat District ..	388 12 6	..	132 11 5	521 3 11	260 14 9	31 4 6	163 7 1	91 17 1	547 3 5
II.	Melbourne District ..	5,784 15 10¼	32 18 8	1,796 8 5	7,614 2 11¼	4,367 9 2	354 12 2	1,819 10 3	960 18 6	7,502 10 1
	Total of H.A.C.B.S. ..	6,173 8 4¼	32 18 8	1,928 19 10	8,135 6 10½	4,628 3 11	385 16 8	1,982 17 4	1,052 15 7	8,049 13 6
20	**O.St.A.**	1,201 8 9	42 6 5	664 5 10	1,908 1 0	812 10 4	252 19 0	646 1 5	257 0 8	1,968 11 5
21	**O.St.A., S.C.**	661 13 5	18 8 9	155 3 6	835 5 8	361 16 4	84 8 0	254 10 4	143 10 11	844 5 7
22	**G.U.O.F.G.**	2,538 3 6	10 0 8	726 7 1	3,274 11 3	1,703 7 9	217 8 3	927 9 2	302 9 10	3,150 15 0
	St.P.S.									
23	Melbourne District ..	951 0 8	46 1 9	487 6 6	1,484 8 11	825 9 4½	77 8 6	433 18 9	327 5 0¾	1,664 1 8¼
24	Geelong and Western District	209 11 6	..	6 5 0	215 16 6	155 6 9	..	60 13 3	9 2 0	225 2 0
25	**P.A.F.S.**	2,271 9 7	..	867 4 1	3,138 13 8	1,761 17 9	277 13 0	902 4 9	345 11 6	3,287 7 0
26	**A.N.A.**	10,607 5 10½	128 16 9	2,240 5 1	12,976 7 8½	7,520 3 10	803 4 6	4,082 13 2	435 3 10½	12,841 5 4½
27	**A.O.S.**	13 11 8	..	13 9 0	27 0 8	..	4 7 0	18 5 11½	..	22 12 11½
28	**G.S.R.S.**	241 14 4	31 15 10	12 4 10	285 15 0	217 0 3	..	74 13 10	12 2 0	303 16 1
29	**St.M.T.A.B.S.**	64 2 6	1 8 5	5 13 6	71 4 5	46 8 3	..	31 18 2	..	78 6 5
30	**U.L.F.S.**	6 17 10	..	3 2 0	9 19 10	..	..	9 2 11	0 3 0	9 5 11
31	**I.N.F.**	955 1 5	..	486 11 1½	1,441 12 6½	694 13 3	83 15 5	536 11 7	153 5 2	1,468 5 5
32	**M.T.B.S.**	1,259 6 8	..	122 5 3	1,381 11 11	1,160 6 5	..	117 6 0	..	1,277 12 5
	Total of all the Societies	124,314 17 9½	961 0 2½	46,441 14 4	171,717 12 4	91,025 12 6½	11,506 6 8½	48,082 0 10½	21,649 5 2	172,263 5 3½

and Management Fund of each Society in 1891—*continued.*

Increase.	Decrease.	Funds at beginning of Year.	Funds at end of Year.	Disposal of Funds.					No.
				Invested.				Cash not bearing Interest.	
				On Mortgages.	In Banks at Interest.	In Halls.	In other Freehold Property.		
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
									2
7 9 9	..	240 4 7	247 14 4	..	24 13 4	..	..	223 1 0	I.
9 11 10	..	105 14 5	115 6 3	..	56 0 9	..	..	59 5 6	II.
1 14 8	..	186 0 6½	187 15 2½	..	5 5 5	100 0 0	..	82 9 9½	III.
35 8 8¼	..	100 3 10¼	135 12 6½	..	..	..	..	135 12 6½	IV.
2 10 6	..	40 10 4½	43 0 10½	..	5 16 6	..	..	37 4 4½	V.
..	32 5 1½	381 7 9½	349 2 8	58 0 0	..	..	..	291 2 8	VI.
..	114 10 4	673 16 3	559 5 11	..	300 0 0	..	..	259 5 11	
..	90 0 0¼	1,727 17 9¾	1,637 17 9½	58 0 0	391 16 0	100 0 0	..	1,088 1 9½	Total.
..	336 2 6¼	2,414 14 3¾	2,078 11 9½	561 19 10¼	754 0 0½	276 17 3	..	485 14 7¾	3
..	1,334 18 1¾	4,375 10 9	3,040 12 7¼	847 16 4	1,619 1 10¾	..	61 9 3	512 5 1½	4
..	25 14 3	−597 11 0	−623 5 3	..	20 0 0	..	..	−643 5 3	5
..	90 7 0½	138 0 1½	47 13 1	..	225 3 11½	..	..	−177 10 10½	6
0 0 8	..	185 17 3½	185 17 11½	..	48 3 6	..	..	137 14 5½	7
2 2 4	..	15 9 3	17 11 7	..	..	..	..	17 11 7	8
95 17 11½	..	3,255 5 0¼	3,351 2 11¾	675 11 9½	1,035 7 3½	210 0 0	..	1,430 3 10¾	9
81 10 11	..	163 5 0	244 15 11	..	62 13 8	..	..	182 2 3	10
22 14 9½	..	173 18 10	196 13 7½	..	46 8 6	..	..	150 5 1½	11
..	30 12 11	182 17 8½	152 4 9½	100 0 0	..	..	..	52 4 9½	12
6 10 4	..	58 18 6	65 8 10	..	0 7 3	..	..	65 1 7	13
..	8 14 2	14 5 0½	5 10 10½	..	..	..	..	5 10 10½	14
0 1 2	..	10 7 11	10 9 1	..	..	..	..	10 9 1	15
4 10 6	..	2 10 9	7 1 3	..	..	..	..	7 1 3	16
403 5 6½	..	2,696 13 3¾	3,099 18 10¼	632 14 7½	835 7 1¾	573 2 1	30 0 0	1,028 15 0	17
									18
..	43 17 8½	101 2 5¼	57 4 8¾	..	71 0 8	5 0 0	..	− 18 15 11¼	I.
..	32 10 1½	260 19 11¾	228 9 10¼	53 16 8	36 7 0¾	10 0 0	..	128 6 1½	II.
..	153 5 5	474 13 2¼	321 7 9¼	..	36 16 10	211 17 1½	..	72 13 9¾	III.
..	60 10 8	− 40 12 0	− 101 2 8	..	..	..	..	− 101 2 8	
..	290 3 11	796 3 7¼	505 19 8¼	53 16 8	144 4 6¾	226 17 1½	..	81 1 4	Total.
..	25 19 6	194 2 9	168 3 3	250 0 0	..	..	..	− 81 16 9	I.
111 12 10¼	..	1,591 17 3¾	1,703 10 2	555 4 7	679 2 6½	..	..	469 3 0½	II.
85 13 4¼	..	1,786 0 0¾	1,871 13 5	805 4 7	679 2 6½	..	..	387 6 3½	Total.
..	60 10 5	393 6 11	332 16 6	30 6 2	389 2 11	..	..	− 86 12 7	20
..	8 19 11	711 11 7	702 11 8	..	542 8 11	..	..	160 2 9	21
123 16 3	..	473 5 9	597 2 0	126 0 0	155 0 11	20 0 0	..	296 1 1	22
..	179 12 9¼	9,803 3 0	9,623 10 2¾	52 15 8	8 10 2	10,000 0 0	..	− 437 15 7¼	23
..	9 5 6	− 2 8 8¼	− 11 14 2¼	..	..	..	..	− 11 14 2¼	24
..	148 13 4	− 71 19 4½	− 220 12 8½	..	135 17 6	..	..	− 356 10 2½	25
135 2 4	..	2,378 16 10½	2,513 19 2½	1,402 17 4	759 5 5	..	..	351 16 5½	26
4 7 8½	..	10 7 5½	14 15 2	..	..	..	..	14 15 2	27
..	18 1 1	543 16 4	525 15 3	487 10 9	..	..	..	38 4 6	28
..	7 2 0	30 4 2½	23 2 2½	..	13 19 8½	..	..	9 2 6	29
0 13 11	..	1 18 11	2 12 10	..	..	..	..	2 12 10	30
..	26 12 10½	− 17 15 10	− 44 8 8½	..	..	..	..	−44 8 8½	31
103 19 6	..	− 575 13 5	− 471 13 11	..	..	..	..	−471 13 11	32
..	545 12 11½	40,575 4 11¾	40,029 12 0¼	7,651 0 1¾	10,092 7 10¼	13,182 19 11½	354 2 3	8,749 1 9¾	Total

TABLE III.—Numerical Progress, Sickness, Mortality,

No.	Society and District.	Members Admitted by—		Members Left by—			Increase.	Decrease.	Number of Members at beginning of Year.	Number of Members at end of Year.			
		Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, or Expulsion.				Entitled to Benefits.	Not Entitled to Benefits. Unfinancial.	Not Entitled to Benefits. New.	Total.
1	**M.U.I.O.O.F.**												
I.	Ballarat District	174	11	15	23	87	60	..	1,662	1,520	111	91	1,722
II.	Bendigo District	393	22	43	50	145	177	..	2,744	2,579	126	216	2,921
III.	Castlemaine District	98	14	27	40	92	..	47	1,980	1,766	121	46	1,933
IV.	Collingwood District	111	28	24	29	75	11	..	1,386	1,259	75	63	1,397
V.	Corio District	24	11	8	4	11	12	..	412	406	6	12	424
VI.	Hamilton District	107	10	2	11	32	72	..	436	374	48	86	508
VII.	Ovens and Murray District	214	18	8	21	97	106	..	1,008	899	90	125	1,114
VIII.	Port Fairy District	14	4	3	6	12	..	3	294	270	15	6	291
IX.	Port Phillip District	708	125	64	124	440	205	..	6,166	5,671	388	312	6,371
X.	South Melbourne District	153	71	27	38	151	8	..	1,737	1,568	109	68	1,745
XI.	Talbot District	19	3	7	1	25	..	11	463	421	20	11	452
XII.	Warrnambool District	49	4	4	7	21	21	..	347	326	23	19	368
XIII.	Wimmera District	159	21	9	10	67	94	..	691	627	74	84	785
XIV.	Yarra Yarra District	108	16	4	19	93	8	..	962	823	91	56	970
XV.	Bairnsdale District	65	2	4	4	27	32	..	292	242	49	33	324
XVI.	Sale District	63	7	..	8	33	29	..	299	273	40	15	328
	Total of M.U.I.O.O.F.	2,459	367	249	395	1,408	774	..	20,879	19,024	1,386	1,243	21,653
2	**G.U.O.O.F.**												
I.	Ballarat District	50	3	10	7	44	..	8	677	552	68	49	669
II.	Bendigo District	25	..	5	..	24	..	4	362	323	13	22	358
III.	Castlemaine District	15	..	8	5	15	..	13	372	320	24	15	359
IV.	Gippsland District	58	1	2	2	21	34	..	217	175	24	52	251
V.	Eastern District	113	9	5	17	188	..	88	942	637	105	112	854
VI.	Melbourne District	141	33	24	19	198	..	67	2,018	1,671	139	141	1,951
	Sub-Committee Funds	..	..	..	..	..	..	..	..	..	..	..	..
	Total of G.U.O.O.F.	402	46	54	50	490	..	146	4,588	3,678	373	391	4,442
3	**I.O.O.F.**	1,009	138	70	174	1,049	..	146	8,010	6,344	1,059	461	7,864
4	**U.A.O.D.**	1,504	225	107	295	1,121	206	..	9,727	7,881	1,266	786	9,933
	A.O.F.												
5	Ballarat District	18	3	9	1	23	..	12	369	339	9	9	357
6	Bendigo District	42	2	33	2	46	..	37	1,057	967	12	41	1,020
7	Geelong and Western District	20	7	2	1	24	..	..	392	383	1	8	392
8	Grenville District	2	..	..	..	..	2	..	99	97	2	2	101
9	Melbourne District	626	90	165	102	645	..	196	10,290	9,244	587	263	10,094
10	Ovens and Murray District	23	..	1	4	20	..	2	280	251	15	12	278
11	Portland District	51	1	11	..	5	36	..	474	472	17	21	510
12	Warrnambool District	3	..	2	4	6	..	9	123	113	..	1	114
13	Court Unity	2	2	5	..	5	..	6	175	162	6	1	169
14	Court Freedom	..	1	5	..	..	..	4	64	55	5	..	60
15	Court Ararat	..	..	1	..	2	..	3	47	42	2	..	44
16	Court Amherst	..	..	..	..	..	..	..	27	27	..	..	27
17	**I.O.R.**	1,536	280	83	326	1,059	348	..	9,585	8,164	306	1,463	9,933
18	**O.S.T.**												
I.	Ballarat and Sandhurst Grand Division	56	6	5	7	92	..	42	577	431	49	55	535
II.	Melbourne Grand Division	351	29	8	45	287	40	..	1,523	1,102	126	335	1,563
III.	Victoria Grand Division	196	8	6	11	57	130	..	789	668	67	184	919
	National Division	..	..	..	..	..	..	..	..	..	..	..	..
	Total of O.S.T.	603	43	19	63	436	128	..	2,889	2,201	242	574	3,017
19	**H.A.C.B.S.**												
I.	Ballarat District	25	3	4	4	29	..	9	275	227	26	13	266
II.	Melbourne District	527	45	54	49	449	20	..	4,121	3,472	478	191	4,141
	Total of H.A.C.B.S.	552	48	58	53	478	11	..	4,396	3,699	504	204	4,407
20	**O.St.A.**	60	3	22	3	126	..	88	952	780	54	30	864
21	**O.St.A., S.C.**	8	1	8	1	13	..	13	317	290	13	1	304
22	**G.U.O.F.G.**	421	54	12	63	377	23	..	1,752	1,223	155	397	1,775

and Total Worth of each Society in 1891.

Sickness Experience.			Funeral Benefits Paid on Death of—		Total Receipts of Sick and Funeral and Medical and Management Funds.	Total Expenditure of Sick and Funeral and Medical and Management Funds.	Total Increase in both Funds.	Total Decrease in both Funds.	Total Worth of Sick and Funeral and Medical and Management Funds at beginning of Year.	Total Worth of Sick and Funeral and Medical and Management Funds at end of Year.	Total of Other Funds.	No.
Number of Members Sick.	Period of Sickness.	Amount of Sick Pay.	Members.	Registered Wives.								
	wks. dys.	£ s. d.	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
												1
429	3,161 4	2,388 13 5	320	13, £100	8,687 12 8	6,495 11 4	2,192 1 4	..	40,733 5 1	42,925 6 5	..	I.
682	5,458 1	4,187 5 10	760	16, £120	13,540 7 3	12,808 2 7½	732 4 7½	..	19,697 2 0½	20,429 6 8	..	II.
508	4,403 2	3,340 6 7½	500	7, £50	10,132 18 7	9,301 4 6½	831 14 0¾	..	28,087 7 11½	28,919 2 0	..	III.
319	3,097 4	2,400 8 5½	460	16, £140	7,382 4 1⅝	6,425 14 9½	956 9 4	..	30,462 2 3	31,418 11 7	..	IV.
119	1,501 0	1,033 1 3½	120	6, £50	2,430 4 8½	2,247 0 4	183 4 4½	..	11,517 12 10½	11,700 17 3	..	V.
55	306 4	279 15 6	20	1, £10	1,951 15 11½	1,212 5 10	739 10 1½	..	7,056 13 0	7,796 3 1½	..	VI.
273	1,430 4	1,244 17 11	180	2, £20	5,206 0 2	4,272 14 10	933 5 4	..	11,827 6 6	12,760 11 10	..	VII.
88	987 0	713 12 2	60	..	1,518 7 11	1,425 14 9	92 13 2	..	7,943 19 3	8,036 12 5	..	VIII.
1,262	10,828 2	8,258 6 10	1,280	40, £380	29,202 11 10½	23,961 11 8	5,241 0 2½	..	97,715 18 1½	102,956 18 4	22 12 8	IX.
359	2,834 3	2,283 18 8	480	8, £60	8,555 14 6½	7,516 5 5	1,039 9 1½	..	26,854 5 6½	27,893 14 8	5 6 4	X.
128	1,229 2	918 7 5	60	3, £20	3,694 7 7	3,710 3 6	..	15 15 11	3,425 13 10	3,409 17 11	..	XI.
63	786 0	490 12 11	60	4, £40	1,627 8 5½	1,397 5 10	230 2 7½	..	4,427 1 9½	4,657 4 5	..	XII.
112	674 2	611 15 2	160	6, £40	3,529 15 6	2,678 3 11½	851 11 6½	..	6,652 16 7	7,504 8 1½	..	XIII.
190	1,153 4	947 15 5	40	5, £10	4,061 1 2	3,023 15 7	1,037 5 7	..	11,222 18 11½	12,260 4 6½	..	XIV.
61	336 4	300 0 0	..	1, £10	1,384 9 8½	1,176 12 8	207 17 0½	..	3,172 12 5	3,380 9 5½	..	XV.
64	257 1	253 3 4	20	3, £10	1,404 5 3	1,112 6 2	381 19 1	..	2,820 7 6	3,202 6 7	..	XVI.
4,712	38,446 1	29,652 0 11½	4,520	131, £1,060	104,399 5 5½	88,764 13 10	15,634 11 7½	..	313,617 3 8½	329,251 15 4	27 19 0	Total
												2
150	1,227 3	894 13 4	200	1, £10 3 C., £5	2,616 3 6	2,368 14 11	247 8 7	..	6,527 8 6½	6,774 17 1½	..	I.
101	1,221 3	716 6 4	100	2, £20	1,414 2 5	1,559 8 3	..	145 5 10	2,137 2 8	1,991 16 10	7 16 0	II.
107	862 3	742 0 2	£130 8s.	..	1,604 5 6	1,605 10 5	..	1 4 11	6,182 6 9	6,181 1 10	..	III.
54	429 0	351 5 10	40	1, £10	1,223 16 5	971 7 1	252 9 4	..	3,756 15 7	4,009 4 11	..	IV.
105	678 0	534 12 4	100	5, £40 1 C., —	3,397 12 7	2,541 18 9	855 13 10	..	4,848 5 3	5,703 19 1	530 14 0½	V.
401	3,166 3	2,298 2 0½	420	7, £80 2 C., £3	8,380 3 6	7,037 6 3	1,342 17 3	..	20,285 13 9½	21,628 11 0½	1,302 9 8	VI.
..	..	..	..	..	370 8 5	484 18 9	..	114 10 4	673 16 3	559 5 11	..	
918	7,585 0	5,537 0 0½	990 8s.	16, £160 6 C., £8	19,006 12 4	16,569 4 5	2,437 7 11	..	44,411 8 10	46,848 16 9	1,840 19 8½	Total
1,584	9,337 5	7,725 10 5	1,340	51, £460	33,346 15 7⅞	28,112 0 3	5,234 15 4½	..	69,375 14 6	74,610 9 10½	3,205 4 0	3
1,648	10,583 4	8,197 1 7½	1,950	57, £550	40,349 17 4	35,154 17 10½	5,194 19 5½	..	70,867 19 5½	76,062 18 11	64 14 1½	4
96	993 4	541 0 5	160	2, £20	1,739 12 0	1,770 9 3	..	30 17 3	2,893 8 6	2,862 11 3	..	5
265	3,079 2	1,810 7 1	640	11, £100	5,329 19 5½	5,432 13 3½	..	102 13 10	9,258 8 1½	9,155 14 3½	67 13 6	6
101	825 2	535 12 8	40	2, £20	1,561 16 6½	1,428 18 4½	132 18 2	..	4,686 11 10½	4,819 10 0½	..	7
26	198 1	131 15 0	..	..	426 5 1	336 5 6	89 19 7	..	1,423 19 7	1,513 19 2	0 6 1	8
2,100	16,249 1	11,599 5 3	3,200	70, £670	41,068 17 0	38,808 10 8	2,260 6 4	..	87,173 15 0	89,434 1 4	451 19 5	9
77	464 4	366 14 2	20	2, £20	1,438 1 9¼	1,210 1 1¼	228 0 8	..	5,211 11 6	5,439 12 2	..	10
141	1,256 4	824 18 6	220	7, £70	2,035 13 5	2,149 8 11	..	113 15 6	9,048 17 11	8,935 2 5	..	11
28	281 3	191 12 6	40	2, £20	585 18 9	522 14 5	63 4 4	..	2,745 14 11½	2,808 19 3½	..	12
65	1,071 4	700 14 0	100	3, £20	1,072 16 11	1,158 15 7	..	85 18 8	5,871 10 3	5,785 11 7	..	13
19	364 2	166 11 2	75	..	318 9 9	357 10 4	..	39 0 7	922 10 7½	883 10 0½	..	14
14	95 4	55 3 4	20	..	235 3 9	164 5 10	70 17 11	..	1,206 19 5	1,277 17 4	..	15
8	71 1	59 17 4	..	..	93 2 2	107 12 11	..	14 10 9	528 13 9	514 3 0	..	16
1,993	13,770 4	11,359 1 11	1,590	6, £90	40,840 13 5	34,241 18 1	6,598 15 4	..	106,928 6 9½	113,527 2 1½	1,167 19 11	17
												18
103	765 5	468 19 10	60	..	1,496 6 1	1,435 8 4	60 17 9	..	3,916 4 9	3,977 2 6	..	I.
225	1,533 2	897 7 10	130	4, £20	4,441 1 4½	4,000 9 3	440 12 1½	..	7,119 14 3	7,560 6 4½	6 12 4	II.
158	1,159 4	788 17 2	80	..	3,468 2 0½	3,050 15 2½	417 6 10	..	12,937 17 9½	13,355 4 7½	..	III.
..	..	..	..	..	914 13 3	513 2 2	401 11 1	..	2,291 9 4	2,693 0 5	..	
486	3,458 5	2,155 4 10	270	4, £20	10,320 2 9	8,999 14 11½	1,320 7 9½	..	26,265 6 1½	27,585 13 11	6 12 4	Total
												19
51	453 1	344 11 6	80	2, £20	1,028 7 10	1,139 4 7	..	110 16 9	1,593 1 2	1,482 4 5	..	I.
912	6,191 5	5,000 1 7	820	20, £200	15,472 11 1½	15,079 0 10	393 10 3½	..	23,742 8 4½	24,135 18 8	491 12 0	II.
963	6,645 0	5,344 13 1	900	22, £220	16,500 18 11½	16,218 5 5	282 13 6½	..	25,335 9 6½	25,618 3 1	491 12 0	Total
181	1,381 4	986 19 8	440	7, £60	3,836 3 11	3,873 10 8	..	37 6 9	5,171 11 6	5,134 4 9	..	
77	800 4	561 11 4	140	4, £40	1,597 12 1	1,713 6 11	..	115 14 10	4,571 2 0	4,455 7 2	27 1 4	21
283	1,477 0	1,359 15 11	220	15, £110	6,363 13 6	5,344 15 2	1,018 18 4	..	9,250 19 5½	10,269 17 9½	28 19 0	22

TABLE III.—Numerical Progress, Sickness, Mortality,

No	Society and District.	Members Admitted by—		Members Left by—			Increase.	Decrease.	Number of Members at beginning of Year.	Number of Members at end of Year.			
		Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, or Expulsion.				Entitled to Benefits.	Not Entitled to Benefits. Unfinancial.	Not Entitled to Benefits. New.	Total.
	St.P.S.												
23	Melbourne District	118	3	9	5	96	11	..	768	643	110	26	779
24	Geelong and Western District	8	..	4	..	..	4	..	212	201	14	1	216
25	P.A.F.S.	235	33	19	27	207	15	..	1,561	1,266	222	88	1,576
26	A.N.A.	2,512	258	44	315	1,183	1,228	..	7,274	4,991	1,088	2,423	8,502
27	A.O.S.	2	..	2	..	2	..	2	40	36	..	2	38
28	G.S.R.S.	6	..	..	..	9	..	3	161	154	..	4	158
29	St.M.T.A.B.S.	4	..	..	..	2	2	..	58	59	..	1	60
30	U.L.F.S.	..	..	..	..	1	..	1	31	28	2	..	30
31	I.N.F.	357	3	6	6	135	213	..	629	532	209	101	842
32	M.T.B.S.	81	..	1	..	144	..	64	908	817	..	27	844
	Total of all the Societies	12,664	1,608	1,001	1,890	9,112	2,269	..	88,134	74,163	7,659	8,581	90,403

NOTE.—The letter C denotes funeral

TABLE IV.—RECEIPTS, EXPENDITURE, AND CAPITAL FOR 1891 OF ADDITIONAL

Society.	Receipts.				Expenditure.					
	Contributions.	Interest.	Other Receipts.	Total.	—	—	Bounties to Widows and Orphans.	Management.	Other Expenditure.	Total.
M.U.I.O.O.F.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d
BENDIGO DISTRICT.										
Widows and Orphans' Fund ..	426 11 0	685 8 0	..	1,111 19 0	..	..	680 0 0	103 14 9	10 0 0	793 14 9
G.U.O.O.F.										
MELBOURNE DISTRICT.										
Widows and Orphans' Fund ..	2 8 0	18 3 0	..	20 11 0	..	..	..	..	..	..
A.O.F.										
BENDIGO DISTRICT.										
Widows and Orphans' Fund ..	37 8 6	14 9 6	..	51 18 0	..	..	15 0 0	17 2 0	..	32 2 0
Total W. and O. Funds ..	466 7 6	718 0 6	..	1,184 8 0	..	..	695 0 0	120 16 9	10 0 0	825 16 9
					Pension Fund.	Decease Fund.	Voluntary and Retiring Fund.			
C.M.P. Society	180 0 11 [1]	673 10 0	544 1 3	1,397 12 2	130 18 10 [2]	30 9 10	38 5 5	7 17 0	..	207 11 1

[1] Contributed by beneficiary members, honorary members, and churches.—[2] Payments to four members on the Pension Fund.—[3] Divided between the several (Reserve), £293 0s. 1d.; (Suspense), £107 5s.

and Total Worth of each Society in 1891—*continued.*

Sickness Experience.			Funeral Benefits Paid on Death of—		Total Receipts of Sick and Funeral and Medical and Management Funds.	Total Expenditure of Sick and Funeral and Medical and Management Funds.	Total Increase in both Funds.	Total Decrease in both Funds.	Total Worth of Sick and Funeral and Medical and Management Funds at beginning of Year.	Total Worth of Sick and Funeral and Medical and Management Funds at end of Year.	Total of Other Funds.	No.
Number of Members Sick.	Period of Sickness.	Amount of Sick Pay.	Members.	Registered Wives.								
	wks. dys.	£ s. d.	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
168	1,332 5	877 3 4	160	7, £60	3,741 11 2¾	3,110 10 1¼	631 1 1½	..	22,385 16 4	23,016 17 5½	670 14 11	23
34	469 2	274 11 8	80	..	506 4 0	579 13 8	..	73 9 8	2,215 17 4¼	2,142 7 8¼	..	24
291	1,903 5	1,345 7 10	380	8, £80	6,595 5 10	5,658 16 0	936 9 10	..	10,628 18 5	11,565 8 3	11 12 0	25
943	3,881 3	3,576 13 2	760	19, £140	27,560 18 6½	20,087 8 0½	7,473 10 6	..	31,521 5 5	38,994 15 11	1,810 15 4	26
11	135 5	55 1 9	15	..	115 18 6	98 6 2½	17 12 3½	..	815 7 1½	832 19 5	..	27
28	261 1	193 8 6	..	4C, £12 10s.	642 2 4	509 14 7	132 7 9	..	2,171 14 2	2,304 1 11	234 4 5	28
9	163 4	81 11 8	..	1, £10	135 11 11	169 18 1	..	34 6 2	222 19 5½	188 13 3½	..	29
3	6 4	5 0 0	..	..	37 8 5	14 5 11	23 2 6	..	226 7 5	249 9 11	..	30
109	578 3	539 19 3	60	..	2,778 13 9½	2,436 0 8	342 13 1½	..	811 8 2	1,154 1 3½	..	31
312	1,259 5	1,202 18 6	20	7, £70	3,348 13 8	2,570 10 11	778 2 9	..	2,302 7 2	3,080 9 11	0 10 0	32
17,693	128,431 0	98,014 6 10½	18,350 8s.	454, £4,070 10C, £20 10s.	377,930 0 2½	327,674 17 11½	50,255 2 3	..	880,069 4 5¼	930,324 6 8¼	10,108 17 1	Total

claims on death of children.

Societies and Funds not included in the preceding Tables.

Increase.	Decrease.	Capital at Beginning of Year.	Capital at End of Year.	Disposal of Capital.			No.
				Invested.		Cash not bearing Interest.	
				On Mortgages.	In Banks at Interest.		
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
318 4 3	..	9,205 6 4	9,523 10 7	9,032 0 0	..	491 10 7	
20 11 0	..	452 10 3	473 1 3	450 0 0	..	23 1 3	
19 16 0	..	507 17 6	527 13 6	..	487 14 0	39 19 6	
358 11 3	..	10,165 14 1	10,524 5 4	9,482 0 0	487 14 0	554 11 4	
1,190 1 1	..	9,785 4 6	10,975 5 7[2]	8,300 0 0	2,020 0 0	655 5 7	

funds as follow:—Capital Fund, £6,149 7s. 9d.; Voluntary and Retiring Fund, £525 0s. 5d.; Pension Fund, £1,921 18s. 4d.; Decease Fund (Immediate), £1,978 14s.;

AGGREGATE FIGURES OF EACH SOCIETY IN 1891, 1890, 1889, 1888, AND 1883–87.

TABLE V.—BRANCHES AND MEMBERS.—Branches, Entries, Exits, Increase, and Number of Members in 1891, 1890, 1889, 1888, and the Quinquennium 1883–87, in each Society.

Society.	Period.	Branches.				Members.												
						At beginning of Period.		Admitted by—		Left by—				At end of Period.		Average Number.		
		At beginning of Period.	Opened.	Closed.	At end of Period.	Members.	Effective Members.*	Initiation.	Clearance.	Death.	Clearance.	Arrears, &c.	Average annual Increase (or Decrease, —).	Members.	Effective Members.*	Members.	Effective Members.*	Percentage Effective.
M.U.I.O.O.F.	1883–1887	154	30	12	172	14,731	13,162	8,856	1,331	894	1,259	4,175	772	18,590	16,400	16,660	14,781	88·72
	1888	172	8	4	176	18,590	16,400	2,178	360	197	279	1,172	890	19,480	17,192	19,035	16,796	88·24
	1889	176	6	4	178	19,480	17,192	2,217	405	232	340	1,349	701	20,181	17,666	19,831	17,429	87·89
	1890	178	9	...	187	20,181	17,666	2,387	385	215	400	1,459	698	20,879	18,171	20,530	17,918	87·28
	1891	187	5	1	191	20,879	18,171	2,459	367	249	395	1,408	774	21,653	19,024	21,266	18,598	87·45
G.U.O.O.F.	1883–1887	52	9	6	55	3,319	2,902	2,730	252	191	288	1,814	138	4,008	3,259	3,664	3,081	84·09
	1888	55	2	...	57	4,008	3,259	596	48	45	41	312	246	4,254	3,401	4,131	3,330	86·61
	1889	57	2	...	59	4,254	3,401	617	58	60	54	355	206	4,460	3,514	4,357	3,458	79·39
	1890	59	2	1	60	4,460	3,514	600	93	55	89	421	128	4,588	3,629	4,524	3,572	78·96
	1891	60	2	1	61	4,588	3,629	402	46	54	50	490	−146	4,442	3,678	4,515	3,653	80·91
I.O.O.F.	1883–1887	47	11	3	55	4,708	3,608	4,709	641	252	566	2,864	334	6,376	5,097	5,542	4,352	78·53
	1888	55	8	1	62	6,376	5,097	1,569	161	76	128	623	903	7,279	5,660	6,828	5,379	78·78
	1889	62	9	...	71	7,279	5,660	1,631	182	76	199	845	693	7,972	6,105	7,625	5,883	77·15
	1890	71	3	...	74	7,972	6,105	1,231	150	73	178	1,092	38	8,010	6,441	7,991	6,273	78·50
	1891	74	1	1	74	8,010	6,441	1,009	138	70	174	1,049	−146	7,864	6,344	7,937	6,393	80·55
U.A.O.D.	1883–1887	60	22	5	77	4,729	3,258	7,736	581	332	536	4,664	557	7,514	6,194	6,121	4,726	77·21
	1888	77	7	...	84	7,514	6,194	1,797	198	77	138	853	927	8,441	6,757	7,977	6,475	81·17
	1889	84	3	...	87	8,441	6,757	1,695	191	69	161	1,008	648	9,089	7,278	8,765	7,017	80·06
	1890	87	11	1	97	9,089	7,278	1,797	255	85	261	1,068	638	9,727	7,684	9,408	7,481	79·52
	1891	97	6	1	102	9,727	7,684	1,504	225	107	295	1,121	206	9,933	7,881	9,830	7,782	79·17
A.O.F., Ballarat District	1883–1887	9	...	...	9	451	424	119	10	37	16	114	−8	413	400	432	412	95·37
	1888	9	...	...	9	413	400	21	2	9	5	17	−8	405	384	409	392	95·84
	1889	9	...	...	9	405	384	24	3	11	1	31	−16	389	362	397	373	93·95
	1890	9	...	...	9	389	362	13	2	8	...	27	−20	369	344	379	353	93·14
	1891	9	...	...	9	369	344	18	3	9	1	23	−12	357	339	363	342	94·21
A.O.F., Bendigo District	1883–1887	12	...	1	11	1,391	1,331	271	36	149	56	308	−41	1,185	1,156	1,288	1,244	96·58
	1888	11	...	...	11	1,185	1,156	28	6	24	4	43	−37	1,148	1,107	1,167	1,132	97·00
	1889	11	...	...	11	1,148	1,107	46	3	28	8	43	−30	1,118	1,053	1,133	1,080	95·32
	1890	11	...	...	11	1,118	1,053	31	2	29	10	55	−61	1,057	1,016	1,088	1,034	95·04
	1891	11	...	...	11	1,057	1,016	42	2	33	2	46	−37	1,020	967	1,039	991	95·38
A.O.F., Geelong and Western District	1883–1887	6	...	...	6	295	282	151	12	22	15	76	10	345	313	320	298	93·13
	1888	6	...	...	6	345	313	32	1	6	...	14	13	358	325	351	319	90·88
	1889	6	...	...	6	358	325	39	3	3	...	15	24	382	356	370	341	92·16
	1890	6	...	...	6	382	356	32	9	5	1	25	10	392	370	387	363	93·80
	1891	6	...	...	6	392	370	20	7	2	1	24	...	392	383	392	377	96·17

A.O.F., Grenville District ...	1883–1887	3	...	...	3	132	114	10	1	8	1	27	−5	107	100	120	107	89·17
	1888	3	...	...	3	107	100	2	...	2	...	2	−2	105	98	106	99	93·40
	1889	3	...	...	3	105	98	2	...	4	...	...	−2	103	96	104	97	93·27
	1890	3	...	...	3	103	96	3	...	2	...	5	−4	99	95	101	96	95·05
	1891	3	...	...	3	99	95	2	...	...	...	...	2	101	97	100	96	96·00
A.O.F., Melbourne District ...	1883–1887	73	6	1	78	6,632	6,222	5,372	440	520	315	2,316	532	9,293	8,385	7,962	7,304	91·73
	1888	78	...	...	78	9,293	8,385	1,068	139	135	77	570	425	9,718	8,706	9,506	8,546	89·90
	1889	78	1	...	79	9,718	8,706	974	154	119	88	556	365	10,083	9,123	9,901	8,914	90·03
	1890	79	...	...	79	10,083	9,123	900	136	162	109	558	207	10,290	9,345	10,186	9,234	90·65
	1891	79	2	...	81	10,290	9,345	626	90	165	102	645	−196	10,094	9,244	10,192	9,294	91·19
A.O.F., Ovens and Murray District...	1883–1887	6	...	...	6	268	227	103	3	12	10	102	−3	250	227	259	227	87·64
	1888	6	...	...	6	250	227	21	1	...	2	19	1	251	219	250	223	89·20
	1889	6	...	...	6	251	219	48	...	2	3	15	28	279	234	265	226	85·28
	1890	6	...	...	6	279	234	24	2	3	2	20	1	280	249	280	241	86·07
	1891	6	...	...	6	280	249	23	...	1	4	20	−2	278	251	279	250	89·61
A.O.F., Portland District	1883–1887	7	...	1	6	474	451	120	8	23	9	96	...	474	439	474	445	93·88
	1888	6	...	...	6	474	439	12	2	8	1	11	−6	468	452	471	446	94·69
	1889	6	...	...	6	468	452	19	1	7	2	9	2	470	446	469	449	95·74
	1890	6	...	...	6	470	446	33	1	8	2	20	4	474	454	472	450	95·34
	1891	6	1	...	7	474	454	51	1	11	...	5	36	510	472	492	463	94·11
A.O.F., Warrnambool District ...	1883–1887	2	...	...	2	100	94	36	3	3	4	27	1	105	102	102	98	96·08
	1888	2	...	...	2	105	102	5	2	...	...	5	2	107	103	106	102	96·23
	1889	2	...	...	2	107	103	8	1	1	...	5	3	110	106	108	104	96·30
	1890	2	...	1	1	110	106	14	2	...	2	1	13	123	114	116	110	94·83
	1891	1	...	...	1	123	114	3	...	2	4	6	−9	114	113	118	113	95·76
A.O.F., Court Unity	1883–1887	1	...	...	1	218	215	14	2	25	2	15	−5	192	179	205	197	96·10
	1888	1	...	...	1	192	179	4	3	7	...	5	−5	187	178	190	179	94·21
	1889	1	...	...	1	187	178	4	1	6	1	4	−6	181	167	184	173	94·02
	1890	1	...	...	1	181	167	3	2	5	...	6	−6	175	164	178	166	93·26
	1891	1	...	...	1	175	164	2	2	5	...	5	−6	169	162	172	163	94·77
A.O.F., Court Freedom	1883–1887	1	...	...	1	102	102	9	...	19	2	8	−4	82	81	92	92	100·00
	1888	1	...	...	1	82	81	1	...	4	1	1	−5	77	76	79	78	98·73
	1889	1	...	...	1	77	76	...	...	4	...	...	−4	73	73	75	74	98·67
	1890	1	...	...	1	73	73	...	...	3	2	4	−9	64	64	69	68	98·55
	1891	1	...	...	1	64	64	...	1	5	...	...	−4	60	55	62	60	96·77
A.O.F., Court Ararat	1883–1887	1	...	...	1	52	50	15	1	3	2	10	...	53	49	52	50	96·15
	1888	1	...	...	1	53	49	...	1	1	1	3	−4	49	41	51	45	88·23
	1889	1	...	...	1	49	41	1	1	1	1	2	−2	47	45	48	43	89·58
	1890	1	...	...	1	47	45	1	...	...	...	1	...	47	43	47	44	93·62
	1891	1	...	...	1	47	43	...	...	1	...	2	−3	44	42	46	42	91·30
A.O.F., Court Amherst	1883–1887	1	...	...	1	39	39	4	...	3	...	9	−2	31	29	35	34	97·14
	1888	1	...	...	1	31	29	...	...	1	1	3	−5	26	25	28	27	96·43
	1889	1	...	...	1	26	25	2	...	...	...	...	2	28	26	27	26	96·30
	1890	1	...	...	1	28	26	1	...	1	...	1	−1	27	25	27	26	96·30
	1891	1	...	...	1	27	25	...	...	...	...	...	...	27	27	27	26	96·30
I.O.R.	1883–1887	146	33	23	156	5,696	5,032	5,554	764	264	721	3,188	429	7,841	6,195	6,768	5,613	82·93
	1888	156	8	5	159	7,841	6,195	1,611	232	61	203	838	741	8,582	6,826	8,211	6,510	79·28
	1889	159	6	2	163	8,582	6,826	1,587	244	71	241	899	620	9,202	7,475	8,892	7,150	80·41
	1890	163	6	5	164	9,202	7,475	1,430	280	60	272	995	383	9,585	7,899	9,394	7,687	81·83
	1891	164	11	1	174	9,585	7,899	1,536	280	83	326	1,059	348	9,933	8,164	9,759	8,032	82·30

* Effective members are those entitled to sick or funeral benefits.

TABLE V.—BRANCHES AND MEMBERS.—Branches, Entries, Exits, Increase, and Number of Members in 1891, 1890, 1889, 1888, and the Quinquennium 1883-87, in each Society—*continued.*

Society.	Period.	Branches.				Members.												
						At beginning of Period.		Admitted by—		Left by—			Average annual Increase (or Decrease, —).	At end of Period.		Average Number.		
		At beginning of Period.	Opened.	Closed.	At end of Period.	Members.	Effective Members.*	Initiation.	Clearance.	Death.	Clearance.	Arrears, &c.		Members.	Effective Members.*	Members.	Effective Members.*	Percentage Effective.
O.S.T.	1883–1887	55	14	11	58	2,040	1,546	2,081	197	54	191	1,523	102	2,550	1,815	2,295	1,680	73·20
	1888	58	3	...	61	2,550	1,815	572	55	22	50	379	176	2,726	1,950	2,638	1,882	71·34
	1889	61	1	3	59	2,726	1,950	596	47	22	38	432	151	2,877	1,956	2,802	1,953	69·70
	1890	59	4	2	61	2,877	1,956	523	30	22	48	471	12	2,889	2,167	2,883	2,061	71·49
	1891	61	6	3	64	2,889	2,167	603	43	19	63	436	128	3,017	2,201	2,953	2,184	73·96
H.A.C.B.S.	1883–1887	39	16	7	48	2,772	2,389	2,453	188	191	175	1,252	205	3,795	3,203	3,284	2,796	85·14
	1888	48	2	1	49	3,795	3,203	544	74	42	72	261	243	4,038	3,494	3,917	3,348	85·50
	1889	49	8	3	54	4,038	3,494	683	85	59	64	391	254	4,292	3,663	4,165	3,579	85·93
	1890	54	2	...	56	4,292	3,663	540	52	55	52	381	104	4,396	3,644	4,344	3,654	84·12
	1891	56	3	1	58	4,396	3,644	552	48	58	53	478	11	4,407	3,699	4,401	3,671	83·41
O.St.A.	1883–1887	18	8	4	22	928	850	616	55	101	56	486	6	956	833	942	842	89·38
	1888	22	2	3	21	956	833	125	18	12	6	117	8	964	832	960	832	86·67
	1889	21	...	1	20	964	832	137	26	19	33	97	14	978	864	971	848	87·33
	1890	20	...	1	19	978	864	84	8	24	9	85	−26	952	824	965	844	87·46
	1891	19	...	1	18	952	824	60	3	22	3	126	−88	864	780	908	802	88·33
O.St.A., S.C.	1883–1887	9	...	3	6	348	326	122	3	27	10	116	−6	320	301	334	313	94·01
	1888	6	...	...	6	320	301	19	1	6	...	10	4	324	309	322	305	94·72
	1889	6	...	...	6	324	309	13	...	5	1	18	−11	313	299	318	304	95·60
	1890	6	...	...	6	313	299	24	1	7	1	13	4	317	295	315	297	94·29
	1891	6	...	...	6	317	295	8	1	8	1	13	−13	304	290	311	293	94·21
G.U.O.F.G.	1883–1887	15	5	2	18	727	559	970	119	48	96	683	52	989	709	858	634	73·89
	1888	18	...	...	18	989	709	282	22	10	27	131	136	1,125	773	1,057	741	70·10
	1889	18	5	...	23	1,125	773	638	32	15	32	189	434	1,559	871	1,342	822	61·25
	1890	23	1	...	24	1,559	871	522	43	19	29	324	193	1,752	1,117	1,656	994	60·02
	1891	24	1	1	24	1,752	1,117	421	54	12	63	377	23	1,775	1,223	1,763	1,170	66·36
St.P.S., Melbourne District ...	1883–1887	6	1	...	7	497	428	410	12	55	13	251	21	600	521	548	474	86·68
	1888	7	...	1	6	600	521	100	10	7	...	50	53	653	555	627	538	85·81
	1889	6	1	...	7	653	555	91	1	8	...	56	28	681	528	667	542	81·26
	1890	7	2	1	8	681	528	160	1	14	1	59	87	768	623	724	575	79·42
	1891	8	1	1	8	768	623	118	3	9	5	96	11	779	643	774	633	81·78
St.P.S., Geelong and Western District	1883–1887	1	...	...	1	161	152	62	...	13	...	22	5	188	167	175	160	91·43
	1888	1	...	...	1	188	167	7	...	1	...	3	3	191	170	190	169	88·95
	1889	1	...	...	1	191	170	8	...	...	...	2	6	197	173	194	171	88·14
	1890	1	...	...	1	197	173	17	...	1	...	1	15	212	194	205	184	89·76
	1891	1	...	...	1	212	194	8	...	4	...	...	4	216	201	214	197	92·06

P.A.F.S.	1883–1887	20	6	1	25	883	730	1,122	126	65	92	592	100	1,382	1,120	1,133	925	81·64
	1888	25	...	...	25	1,382	1,120	275	37	11	23	156	122	1,504	1,196	1,443	1,158	80·25
	1889	25	...	...	25	1,504	1,196	231	32	15	25	197	26	1,530	1,217	1,517	1,207	79·56
	1890	25	1	...	26	1,530	1,217	223	33	16	21	188	31	1,561	1,237	1,545	1,227	79·42
	1891	26	4	...	30	1,561	1,237	235	33	19	27	207	15	1,576	1,266	1,569	1,252	79·80
A.N.A.	1883–1887	11	52	2	61	627	305	5,745	322	50	411	1,722	779	4,521	2,176	2,574	1,240	48·18
	1888	61	11	3	69	4,521	2,176	1,961	157	18	202	771	1,127	5,648	2,994	5,084	2,585	50·83
	1889	69	13	4	78	5,648	2,994	2,028	241	29	262	1,124	854	6,502	3,813	6,075	3,403	56·02
	1890	78	8	3	83	6,502	3,813	2,049	242	30	251	1,238	772	7,274	4,376	6,888	4,094	59·44
	1891	83	13	2	94	7,274	4,376	2,512	258	44	315	1,183	1,228	8,502	4,991	7,888	4,683	59·37
A.O.S.	1883–1887	1	...	...	1	42	42	8	...	2	...	6	...	42	42	42	42	100·00
	1888	1	...	...	1	42	42	2	...	1	...	1	...	42	40	42	41	97·62
	1889	1	...	...	1	42	40	...	...	...	...	1	−1	41	41	41	40	95·24
	1890	1	...	...	1	41	41	1	1	3	...	...	−1	40	39	41	40	97·56
	1891	1	...	...	1	40	39	2	...	2	...	2	−2	38	36	39	38	97·44
G.S.R.S.	1883–1887	1	...	...	1	119	110	86	...	8	...	27	10	170	163	145	136	94·44
	1888	1	...	...	1	170	163	7	...	2	...	2	3	173	170	171	167	97·09
	1889	1	...	...	1	173	170	14	...	2	6	5	1	174	167	173	169	97·69
	1890	1	...	...	1	174	167	1	...	5	...	9	−13	161	155	167	161	96·41
	1891	1	...	...	1	161	155	6	...	...	...	9	−3	158	154	159	155	97·48
St.M.T.A.B.S.	1883–1887	1	...	...	1	48	48	19	...	1	...	22	−1	44	41	46	44	97·83
	1888	1	...	...	1	44	41	14	...	2	...	4	8	52	43	48	42	87·50
	1889	1	...	...	1	52	43	11	...	1	...	3	7	59	49	56	46	82·14
	1890	1	...	...	1	59	49	5	...	1	...	5	−1	58	57	59	53	89·83
	1891	1	...	...	1	58	57	4	...	...	...	2	2	60	59	59	58	98·30
U.L.F.S.	1883–1887	1	...	...	1	62	62	6	...	3	...	31	−6	34	34	48	48	100·00
	1888	1	...	...	1	34	34	1	...	...	...	...	1	35	34	35	34	97·14
	1889	1	...	...	1	35	34	1	...	...	...	5	−4	31	29	33	31	93·94
	1890	1	...	...	1	31	29	1	...	1	...	...	...	31	30	31	30	96·77
	1891	1	...	...	1	31	30	...	...	...	...	1	−1	30	28	31	29	93·55
I.N.F.	1887	...	1	...	1	...	...	77	...	1	...	10	66	66	22	33	11	33·33
	1888	1	5	...	6	66	22	217	...	3	...	34	180	246	112	156	67	42·95
	1889	6	1	...	7	246	112	392	1	4	11	80	298	544	280	395	196	49·62
	1890	7	...	...	7	544	280	270	4	6	3	180	85	629	352	586	316	53·92
	1891	7	3	...	10	629	352	357	3	6	6	135	213	842	532	735	441	60·00
M.T.B.S.	1888	...	1	...	1	...	...	...	...	...	...	...	...	...	...	...	...	...
	1889	1	...	...	1	...	...	†1,016	...	10	...	186	820	820	820	796	796	100·00
	1890	1	...	...	1	820	820	254	...	7	...	159	88	908	908	864	864	100·00
	1891	1	...	...	1	908	908	81	...	1	...	144	−64	844	817	876	863	98·52
Total of all the Societies ...	1883–1887	759	214	82	891	52,591	45,060	49,586	5,117	3,376	4,846	26,556	3,985	72,516	59,752	62,553	52,406	83·78
	1888	891	57	18	930	72,516	59,752	13,071	1,530	790	1,261	6,410	6,140	78,656	64,222	75,586	61,987	82·01
	1889	930	56	17	969	78,656	64,222	14,773	1,712	883	1,571	7,922	6,109	84,765	68,895	81,710	66,558	81·46
	1890	969	49	15	1,003	84,765	68,895	13,174	1,734	925	1,743	8,871	3,369	88,134	72,125	86,450	70,510	81·56
	1891	1,003	59	14	1,048	88,134	72,125	12,664	1,608	1,001	1,890	9,112	2,269	90,403	74,163	89,269	73,144	81·94

* Effective members are those entitled to sick or funeral benefits.

† Including 772 members who were admitted in 1888.

TABLE VI.—RECEIPTS, EXPENDITURE, and FUNDS, and Amount per Annum per Effective Member, of the Sick and Funeral Fund and Medical and Management Fund, in 1891, 1890, 1889, 1888, and the Quinquennium 1883–87, in each Society.

Society.	Fund.	Period.	Receipts.						Expenditure.						Excess of Receipts over Expenditure per Annum.	Funds at beginning of Period.	Funds at end of Period.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Sundries.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Sundries.	Total.			
			£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
M.U.I.O O.F.	Sick and Funeral ..	1883–1887 ..	114,409 1 11 0	74 ..	2,873 0 0 9	60,348 0 16 4	3,287 0 0 11	180,991 2 9 0	94,585 1 5 7	21,617 0 5 10	.. ..	.. ..	3,606 0 1 0	119,808 1 12 5	12,236 0 16 7	194,109 14 14 11	255,292 15 11 4
		1888 ..	28,500 1 14 0	297 0 0 4	.. ..	14,144 0 16 10	2,360 0 2 10	45,301 2 14 0	21,351 1 5 5	4,663 0 5 7	.. ..	.. ..	2,941 0 3 6	28,955 1 14 6	16,346 0 19 6	255,292 15 11 4	271,638 15 16 0
		1889 ..	29,985 1 14 5	16 ..	.. ..	14,599 0 16 9	2,850 0 3 4	47,450 2 14 6	22,892 1 6 3	5,334 0 6 2	.. ..	.. ..	2,610 0 3 0	30,836 1 15 5	16,614 0 19 1	271,638 15 16 0	288,252 16 6 4
		1890 ..	31,113 1 14 9	.. ..	.. ..	16,386 0 18 3	2,784 0 3 1	50,283 2 16 1	26,524 1 9 7	5,110 0 5 9	.. ..	.. ..	2,780 0 3 1	34,414 1 18 5	15,869 0 17 8	288,252 16 6 4	304,121 16 14 9
		1891 ..	32,925 1 15 5	40 ..	.. ..	16,608 0 17 11	3,245 0 3 6	52,818 2 16 10	29,652 1 11 11	5,580 0 6 0	.. ..	.. ..	3,001 0 3 2	38,233 2 1 1	14,585 0 15 9	304,121 16 14 9	318,706 16 15 0
	Medical and Management	1883–1887 ..	113,845 1 10 10	12,142 0 3 3	6,977 0 1 11	1,300 0 0 4	21,291 0 5 9	155,555 2 2 1	.. ..	.. ..	90,656 1 4 6	40,853 0 11 1	22,141 0 6 0	153,650 2 1 7	381 0 0 6	7,115 0 10 10	9,020 0 11 0
		1888 ..	26,364 1 11 5	2,168 0 2 7	1,398 0 1 8	314 0 0 4	2,793 0 3 4	33,037 1 19 4	.. ..	.. ..	20,678 1 4 8	8,474 0 10 1	3,400 0 4 0	32,552 1 18 9	485 0 0 7	9,020 0 11 0	9,505 0 11 1
		1889 ..	27,398 1 11 5	1,991 0 2 3	1,431 0 1 8	328 0 0 5	3,244 0 3 9	34,392 1 19 6	.. ..	.. ..	21,338 1 4 6	9,844 0 11 4	3,058 0 3 6	34,240 1 19 4	152 0 0 2	9,505 0 11 1	9,657 0 11 0
		1890 ..	28,212 1 11 6	2,190 0 2 6	1,447 0 1 7	307 0 0 4	3,358 0 3 9	35,514 1 19 8	.. ..	.. ..	22,179 1 4 9	10,853 0 12 2	2,642 0 2 11	35,674 1 19 10	160* 0 0 2*	9,657 0 11 0	9,497 0 10 6
		1891 ..	29,620 1 11 10	2,028 0 2 2	1,441 0 1 7	285 0 0 4	6,644 0 7 1	40,018 2 3 0	.. ..	.. ..	22,636 1 4 4	11,116 0 12 0	5,217 0 5 7	38,969 2 1 11	1,049 0 1 1	9,497 0 10 6	10,546 0 11 1
G.U.O.O.F.	Sick and Funeral ..	1883–1887 ..	25,705 1 13 4	96 0 0 2	1,569 0 2 0	7,815 0 10 2	1,287 0 1 8	36,472 2 7 4	18,432 1 3 11	4,070 0 5 3	.. ..	.. ..	1,652 0 2 2	24,154 1 11 4	2,464 0 16 0	22,249 7 13 4	34,567 10 12 1
		1888 ..	5,927 1 15 8	49 0 0 4	286 0 1 6	1,853 0 11 2	48 0 0 4	8,163 2 9 0	4,151 1 4 11	1,020 0 6 2	.. ..	.. ..	115 0 0 8	5,286 1 11 9	2,877 0 17 3	34,567 10 12 1	37,444 11 0 3
		1889 ..	6,187 1 15 10	48 0 0 3	300 0 1 9	2,164 0 12 6	13 0 0 1	8,712 2 10 5	4,326 1 5 0	1,326 0 7 8	.. ..	.. ..	13 0 0 1	5,665 1 12 9	3,047 0 17 8	37,444 11 0 3	40,491 11 10 4
		1890 ..	6,309 1 15 4	18 0 0 1	281 0 1 7	2,310 0 13 0	79 0 0 5	8,997 2 10 5	5,420 1 10 4	1,223 0 6 10	.. ..	.. ..	161 0 0 11	6,804 1 18 1	2,193 0 12 4	40,491 11 10 4	42,684 11 16 3
		1891 ..	6,316 1 14 7	77 0 0 5	208 0 1 2	2,605 0 14 3	51 0 0 3	9,257 2 10 8	5,537 1 10 4	1,158 0 6 4	.. ..	.. ..	35 0 0 2	6,730 1 16 10	2,527 0 13 10	42,684 11 16 3	45,211 12 5 10
	Medical and Management	1883–1887 ..	19,350 1 5 2	6,939 0 9 0	932 0 1 2	171 0 0 3	7,588 0 9 10	34,980 2 5 5	.. ..	.. ..	19,656 1 5 6	9,751 0 12 8	4,807 0 6 3	34,214 2 4 5	153 0 1 0	1,014 0 7 0	1,780 0 10 11
		1888 ..	5,948 1 15 9	.. ..	171 0 1 0	45 0 0 3	886 0 5 4	7,050 2 2 4	.. ..	.. ..	4,246 1 5 6	2,241 0 13 6	691 0 4 2	7,178 2 3 2	128* 0 0 10*	1,780 0 10 11	1,652 0 9 9
		1889 ..	4,174 1 4 4	1,641 0 9 6	175 0 1 0	24 0 0 1	1,281 0 7 3	7,295 2 2 2	.. ..	.. ..	4,289 1 4 10	2,193 0 12 8	666 0 3 10	7,148 2 1 4	147 0 0 10	1,652 0 9 9	1,799 0 16 3
		1890 ..	4,550 1 5 6	1,789 0 10 0	166 0 0 11	45 0 0 3	1,670 0 9 4	8,220 2 6 0	.. ..	.. ..	4,719 1 6 5	2,751 0 15 5	821 0 4 7	8,291 2 6 5	71* 0 0 5*	1,799 0 16 3	1,728 0 9 6
		1891 ..	4,305 1 3 7	1,727 0 9 5	109 0 0 7	16 0 0 1	1,867 0 10 3	8,024 2 3 11	.. ..	.. ..	4,553 1 4 11	2,444 0 13 5	1,117 0 6 1	8,114 2 4 5	90* 0 0 6*	1,728 0 9 6	1,638 0 8 11

I.O.O.F.	Sick and Funeral ..	1883-1887 ..	38,810 1 15 8	41 ..	704 0 0 8	9,721 0 8 11	5,430 0 5 0	54,706 2 10 3	22,164 1 0 5	6,178 0 5 8	.. ..	.. ..	2,310 0 2 1	30,652 1 8 2	4,811 1 2 1	25,005 6 18 7	49,059 9 12 6
		1888 ..	9,752 1 16 3	.. ..	182 0 0 8	2,911 0 10 10	255 0 1 0	13,100 2 8 9	5,239 0 19 6	1,787 0 6 8	.. ..	.. ..	650 0 2 5	7,676 1 8 7	5,424 1 0 2	49,059 9 12 6	54,483 9 12 6
		1889 ..	10,572 1 16 0	.. ..	184 0 0 8	3,114 0 10 7	136 0 0 5	14,006 2 7 8	6,178 1 1 0	1,702 0 5 10	.. ..	.. ..	264 0 0 11	8,144 1 7 9	5,862 0 19 11	54,483 9 12 6	60,345 9 17 8
		1890 ..	11,215 1 15 9	.. ..	150 0 0 6	3,497 0 11 1	284 0 0 11	15,146 2 8 3	6,791 1 1 8	1,676 0 5 4	.. ..	.. ..	63 0 0 2	8,530 1 7 2	6,616 1 1 1	60,345 9 17 8	66,961 10 7 11
		1891 ..	11,143 1 14 11	.. ..	142 0 0 5	3,679 0 11 6	184 0 0 7	15,148 2 7 5	7,725 1 4 2	1,800 0 5 8	.. ..	.. ..	52 0 0 2	9,577 1 10 0	5,571 0 17 5	66,961 10 7 11	72,532 11 8 8
	Medical and Management	1883-1887 ..	39,709 1 16 6	595 0 0 6	3,338 0 3 1	722 0 0 8	6,955 0 6 5	51,319 2 7 2	.. ..	.. ..	28,949 1 6 7	14,154 0 13 1	8,236 0 7 7	51,339 2 7 3	4* 0 0 1*	4,419 1 4 6	4,399 0 17 3
		1888 ..	9,906 1 16 10	146 0 0 7	764 0 2 10	76 0 0 3	960 0 3 7	11,852 2 4 1	.. ..	.. ..	7,204 1 6 10	3,213 0 12 0	3,536 0 13 2	13,953 2 12 0	2,101* 0 7 11*	4,399 0 17 3	2,299 0 8 2
		1889 ..	10,557 1 15 11	253 0 0 11	739 0 2 6	75 0 0 3	1,021 0 3 5	12,645 2 3 0	.. ..	.. ..	7,806 1 6 7	3,777 0 12 10	83 0 3 4	12,566 2 2 9	79 0 0 3	2,298 0 8 2	2,377 0 7 10
		1890 ..	11,229 1 15 9	105 0 0 4	558 0 1 9	115 0 0 5	1,337 0 4 3	13,344 2 2 6	.. ..	.. ..	8,345 1 6 7	3,951 0 12 7	1,010 0 3 3	13,306 2 2 5	38 0 0 1	2,377 0 7 10	2,415 0 7 6
		1891 ..	11,108 1 14 9	213 0 0 8	495 0 1 7	48 0 0 2	2,130 0 6 8	13,994 2 3 10	.. ..	.. ..	8,191 1 5 8	4,158 0 13 0	1,981 0 6 2	14,330 2 4 10	336* 0 1 0*	2,415 0 7 6	2,079 0 6 7
U.A.O.D.	Sick and Funeral ..	1883-1887 ..	37,690 1 11 11	2,300 0 1 11	3,798 0 3 3	8,646 0 7 4	7,007 0 5 11	59,441 2 10 4	23,829 1 0 2	7,577 0 6 5	.. ..	.. ..	3,920 0 3 4	35,326 1 9 11	4,823 1 0 5	19,942 6 2 5	44,057 7 2 3
		1888 ..	9,979 1 10 10	26 0 0 1	969 0 3 0	2,415 0 7 6	1,465 0 4 6	14,854 2 5 11	5,314 0 16 5	1,790 0 5 6	.. ..	.. ..	509 0 1 7	7,613 1 3 6	7,241 1 2 5	44,057 7 2 3	51,298 7 11 10
		1889 ..	10,911 1 11 1	9 ..	951 0 2 9	3,220 0 9 2	1,704 0 4 11	16,795 2 7 11	6,176 0 17 7	1,805 0 5 2	.. ..	.. ..	812 0 2 4	8,793 1 5 1	8,002 1 2 10	51,298 7 11 10	59,300 8 3 0
		1890 ..	11,498 1 10 9	.. ..	937 0 2 6	3,649 0 9 9	1,584 0 4 3	17,668 2 7 3	7,289 0 19 6	2,035 0 5 5	.. ..	.. ..	1,152 0 3 1	10,476 1 8 0	7,192 0 19 3	59,300 8 3 0	66,492 8 13 1
		1891 ..	11,787 1 10 4	6 ..	820 0 2 1	3,922 0 10 1	1,505 0 3 11	18,040 2 6 5	8,197 1 1 1	2,500 0 6 5	.. ..	.. ..	813 0 2 1	11,510 1 9 7	6,530 0 16 10	66,492 8 13 1	73,022 9 5 4
	Medical and Management	1883-1887 ..	38,599 1 12 8	8,711 0 7 4	3,377 0 2 10	268 0 0 3	14,725 0 12 6	65,680 2 15 7	.. ..	.. ..	34,199 1 8 11	16,215 0 13 9	13,326 0 11 3	63,740 2 13 11	388 0 1 8	1,538 0 9 5	3,478 0 11 3
		1888 ..	11,939 1 16 11	87 0 0 3	773 0 2 5	187 0 0 7	2,321 0 7 2	15,307 2 7 4	.. ..	.. ..	8,219 1 5 4	3,829 0 11 10	2,684 0 8 4	14,732 2 5 6	575 0 1 10	3,478 0 11 3	4,053 0 12 0
		1889 ..	12,307 1 15 1	150 0 0 5	677 0 1 11	296 0 0 10	3,004 0 8 7	16,434 2 6 10	.. ..	.. ..	8,810 1 5 1	5,312 0 15 2	2,092 0 6 0	16,214 2 6 3	220 0 0 7	4,053 0 12 0	4,273 0 11 9
		1890 ..	13,002 1 14 9	117 0 0 4	730 0 2 0	274 0 0 9	3,574 0 9 7	17,697 2 7 5	.. ..	.. ..	9,525 1 5 6	6,184 0 16 7	1,886 0 5 1	17,595 2 7 2	102 0 0 3	4,273 0 11 9	4,375 0 11 5
		1891 ..	13,369 1 14 4	120 0 0 4	615 0 1 7	100 0 0 3	4,459 0 11 6	18,663 2 8 0	.. ..	.. ..	9,840 1 5 3	6,731 0 17 4	3,426 0 8 10	19,997 2 11 5	1,334* 0 3 5*	4,375 0 11 5	3,041 0 7 8
A.O.F., Ballarat District	Sick and Funeral ..	1883-1887 ..	3,662 1 15 7	81 0 0 10	77 0 0 9	707 0 6 10	90 0 0 10	4,617 2 4 10	3,567 1 14 8	855 0 8 4	.. ..	.. ..	71 0 0 8	4,493 2 3 8	25 0 1 2	3,491 8 4 8	3,615 9 0 9
		1888 ..	690 1 15 3	.. ..	17 0 0 11	146 0 7 5	1 ..	854 2 3 7	559 1 8 7	200 0 10 2	.. ..	.. ..	2 0 0 1	761 1 18 10	93 0 4 9	3,615 9 0 9	3,708 9 13 2
		1889 ..	663 1 15 6	.. ..	15 0 0 10	105 0 5 8	20 0 1 1	803 2 3 1	597 1 12 0	250 0 13 5	.. ..	.. ..	20 0 1 1	867 2 6 6	64* 0 3 5*	3,708 9 13 2	3,644 10 1 2
		1890 ..	611 1 14 8	.. ..	12 0 0 8	116 0 6 7	25 0 1 5	764 2 3 4	614 1 14 10	180 0 10 2	.. ..	.. ..	123 0 7 0	917 2 12 0	153* 0 8 8*	3,644 10 1 2	3,491 10 3 0
		1891 ..	580 1 13 11	.. ..	13 0 0 9	129 0 7 7	.. ..	722 2 2 3	541 1 11 8	180 0 10 6	.. ..	.. ..	6 0 0 4	727 2 2 6	5* 0 0 3*	3,941 10 3 0	3,486 10 5 8

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts. The minus sign (–) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, and FUNDS, and Amount per Annum per Effective Member, of the Sick and Funeral Fund and Medical and Management Fund, in 1891, 1890, 1889, 1888, and the Quinquennium 1883–87, in each Society—*continued.*

Society	Fund.	Period.	Receipts.						Expenditure.						Excess of Receipts over Expenditure per Annum.	Funds at beginning of Period.	Funds at end of Period.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Sundries.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Sundries.	Total.			
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
A.O.F., Ballarat District—(*continued*)	Medical and Management	1883–1887	3,279	372	..	..	669	4,320	..	..	2,584	1,499	531	4,614	59*	−222	−516
		..	1 11 10	0 3 8	..	..	0 6 6	2 2 0	..	..	1 5 1	0 14 7	0 5 2	2 4 10	0 2 10*	−0 10 6	−1 5 10
		1888	581	98	..	..	60	739	..	..	470	263	59	792	53*	−516	−569
		..	1 9 8	0 5 0	..	..	0 3 1	1 17 9	..	..	1 4 0	0 13 5	0 3 0	2 0 5	0 2 8*	−1 5 10	−1 9 8
		1889	566	90	..	..	96	752	..	..	473	288	42	803	51*	−569	−620
		..	1 10 4	0 4 10	..	..	0 5 2	2 0 4	..	..	1 5 5	0 15 5	0 2 3	2 3 1	0 2 9*	−1 9 8	−1 14 4
		1890	540	90	..	..	178	808	..	..	441	291	53	785	23	−620	−597
		..	1 10 7	0 5 1	..	..	0 10 1	2 5 9	..	..	1 5 0	0 16 6	0 3 0	2 4 6	0 1 3	−1 14 4	−1 14 9
		1891	544	80	..	..	124	748	..	..	414	256	104	774	26*	−597	−623
		..	1 11 10	0 4 8	..	..	0 7 3	2 3 9	..	..	1 4 2	0 15 0	0 6 1	2 5 3	0 1 6*	−1 14 9	−1 16 9
	Sick and Funeral ..	1883–1887	10,216	605	416	2,132	1,058	14,427	9,958	3,373	..	..	492	13,823	121	8,120	8,724
		..	1 12 10	0 2 0	0 1 4	0 6 10	0 3 5	2 6 5	1 12 0	0 10 10	..	..	0 1 7	2 4 5	0 2 0	6 2 0	7 10 11
		1888	2,146	..	61	441	16	2,664	1,679	570	..	..	79	2,328	336	8,724	9,060
		..	1 17 11	..	0 1 1	0 7 10	0 0 3	2 7 1	1 9 8	0 10 1	..	..	0 1 5	2 1 2	0 5 11	7 10 11	8 3 9
		1889	2,090	..	70	451	68	2,679	1,882	770	..	..	17	2,669	10	9,060	9,070
		..	1 18 9	..	0 1 4	0 8 4	0 1 3	2 9 8	1 14 11	0 14 3	..	..	0 0 4	2 9 6	0 0 2	8 3 9	8 12 3
		1890	2,002	45	69	486	36	2,638	1,933	630	..	..	25	2,588	50	9,070	9,120
		..	1 18 9	0 0 11	0 1 4	0 9 5	0 0 8	2 11 1	1 17 5	0 12 2	..	..	0 0 6	2 10 1	0 1 0	8 12 3	8 19 6
		1891	1,923	..	74	514	49	2,560	1,810	740	..	..	22	2,572	12*	9,120	9,108
A.O.F., Bendigo District		..	1 18 10	..	0 1 5	0 10 5	0 1 0	2 11 8	1 16 6	0 14 11	..	..	0 0 6	2 11 11	0 0 3*	8 19 6	9 8 4
	Medical and Management	1883–1887	8,469	1,804	33	49	2,260	12,615	..	..	6,784	4,009	2,174	12,967	70*	1,200	848
		..	1 7 3	0 5 10	0 0 1	0 0 2	0 7 3	2 0 7	..	..	1 1 10	0 12 11	0 7 0	2 1 9	0 1 2*	0 18 0	0 14 8
		1888	1,447	270	2	27	265	2,011	..	..	1,230	752	648	2,630	619*	848	229
		..	1 5 7	0 4 9	0 0 1	0 0 5	0 4 8	1 15 6	..	..	1 1 9	0 13 3	0 11 5	2 6 5	0 10 11*	0 14 8	0 4 2
		1889	1,396	257	..	10	275	1,938	..	..	1,170	725	130	2,025	87*	229	142
		..	1 5 11	0 4 9	..	0 0 2	0 5 1	1 15 11	..	..	1 1 8	0 13 5	0 2 5	1 17 6	0 1 7*	0 4 2	0 2 9
		1890	1,328	309	..	12	275	1,924	..	..	1,083	726	119	1,928	4*	142	138
		..	1 5 8	0 6 0	..	0 0 3	0 5 4	1 17 3	..	..	1 1 0	0 14 0	0 2 4	1 17 4	0 0 1*	0 2 9	0 2 9
		1891	1,277	323	..	8	376	1,984	..	..	1,114	691	269	2,074	90*	138	48
		..	1 5 9	0 6 6	..	0 0 2	0 7 7	2 0 0	..	..	1 2 6	0 13 11	0 5 5	2 1 10	0 1 10*	0 2 9	0 1 0
	Sick and Funeral ..	1883–1887	2,073	..	20	844	7	2,944	1,562	520	..	..	4	2,086	172	3,107	3,965
		..	1 7 10	..	0 0 3	0 11 4	0 0 1	1 19 6	1 1 0	0 7 0	..	..	..	1 8 0	0 11 6	11 0 4	12 13 4
		1888	453	..	6	209	..	668	469	130	..	..	13	612	56	3,965	4,021
		..	1 8 5	..	0 0 5	0 13 1	..	2 1 11	1 9 5	0 8 2	..	..	0 0 10	1 18 5	0 3 6	12 13 4	12 7 5
A.O.F., Geelong and Western District		1889	461	..	5	180	7	653	354	100	..	..	..	454	199	4,021	4,220
		..	1 7 1	..	0 0 3	0 10 7	0 0 5	1 18 4	1 0 9	0 5 11	..	..	..	1 6 8	0 11 8	12 7 5	11 17 1
		1890	490	..	8	213	..	711	350	80	..	..	..	430	281	4,220	4,501
		..	1 7 0	..	0 0 5	0 11 9	..	1 19 2	0 19 3	0 4 5	..	..	..	1 3 8	0 15 6	11 17 1	12 3 4
		1891	473	..	2	218	36	729	536	60	..	..	..	596	133	4,501	4,634
		..	1 5 1	..	0 0 1	0 11 7	0 1 11	1 18 8	1 8 5	0 3 2	..	..	..	1 11 7	0 7 1	12 3 4	12 2 0

A.O.F., Geelong and Western District—(*continued*)	Medical and Management	1883-1887	2,282	116	99	2	192	2,691	..	..	1,701	762	186	2,649	8	71	113
			..	1 10 8	0 1 7	0 1 4	..	0 2 7	1 16 2	..	..	1 2 10	0 10 3	0 2 6	1 15 7	0 0 7	0 5 0	0 7 3
		1888	486	31	17	..	23	562	..	..	365	133	15	513	49	113	162
			..	1 10 6	0 1 11	0 1 1	..	0 1 9	1 15 3	..	..	1 2 11	0 8 4	0 0 10	1 12 1	0 3 2	0 7 3	0 10 0
		1889	532	42	22	..	45	641	..	..	410	171	59	640	1	162	163
			..	1 11 2	0 2 5	0 1 4	..	0 2 8	1 17 7	..	..	1 4 1	0 10 0	0 3 6	1 17 7	..	0 10 0	0 9 1
		1890	561	44	22	..	36	663	..	..	429	182	29	640	23	163	186
			..	1 10 11	0 2 5	0 1 3	..	0 2 0	1 16 7	..	..	1 3 8	0 10 0	0 1 8	1 15 4	0 1 3	0 9 1	0 10 1
		1891	568	41	7	..	59	675	..	..	419	172	84	675	..	186	186
			..	1 10 2	0 2 2	0 0 4	..	0 3 2	1 15 10	..	..	1 2 3	0 9 2	0 4 5	1 15 10	..	0 10 1	0 9 9
	Sick and Funeral ..	1883-1887	751	..	10	376	85	1,222	998	230	..	..	153	1,381	32*	1,704	1,545
			..	1 8 1	..	0 0 5	0 14 1	0 3 2	2 5 9	1 17 4	0 8 7	..	..	0 5 9	2 11 8	0 5 11*	14 19 0	15 9 0
		1888	143	...	2	79	3	227	155	40	..	..	155	350	123*	1,545	1,422
			..	1 8 11	..	0 0 5	0 15 11	0 0 7	2 5 10	1 11 4	0 8 1	..	..	1 11 4	3 10 9	1 4 11*	15 9 0	14 10 3
		1889	115	..	2	72	5	194	116	100	..	..	..	216	22*	1,422	1,400
			..	1 3 9	..	0 0 5	0 15 0	0 1 1	2 0 3	1 4 1	1 0 8	..	..	..	2 4 9	0 4 6*	14 10 3	14 11 8
		1890	116	..	3	85	4	208	154	40	..	..	5	199	9	1,400	1,409
			..	1 4 2	..	0 0 8	0 17 8	0 0 10	2 3 4	1 12 1	0 8 5	..	..	0 1 0	2 1 6	0 1 10	14 11 8	14 16 8
		1891	119	..	3	99	..	221	132	..	..	..	2	134	87	1,409	1,496
A.O.F., Grenville District			..	1 4 10	..	0 0 7	1 0 7	..	2 6 0	1 7 6	..	..	..	0 0 5	1 7 11	0 18 1	14 16 8	15 8 5
	Medical and Management	1883-1887	1,054	39	..	4	22	1,119	..	..	619	511	23	1,153	7*	17	-17
			..	1 19 5	0 1 5	..	0 0 2	0 0 10	2 1 10	..	..	1 3 2	0 19 1	0 0 10	2 3 1	0 1 3*	0 2 11	-0 3 5
		1888	189	7	..	..	2	198	..	..	95	80	4	179	19	-17	2
			..	1 18 2	0 1 5	..	..	0 0 5	2 0 0	..	..	0 19 2	0 16 2	0 0 7	1 15 11	0 4 1	-0 3 5	0 0 8
		1889	176	7	..	..	8	191	..	..	93	89	..	182	9	2	11
			..	1 16 6	0 1 5	..	..	0 1 8	1 19 7	..	..	0 19 2	0 18 4	..	1 17 6	0 2 1	0 0 8	0 2 6
		1890	171	5	..	..	..	176	..	..	83	82	7	172	4	11	15
			..	1 15 7	0 1 1	..	..	..	1 16 8	..	..	0 17 3	0 17 1	0 1 6	1 15 10	0 0 10	0 2 6	0 3 2
		1891	158	11	..	..	3	172	..	..	96	73	1	170	2	15	17
			..	1 12 11	0 2 3	..	..	0 0 8	1 15 10	..	..	1 0 0	0 15 2	0 0 3	1 15 5	0 0 5	0 3 2	0 3 6
	Sick and Funeral ..	1883-1887	52,775	113	481	16,846	7,933	78,148	42,164	13,355	..	..	1,074	56,593	4,311	54,815	76,370
			..	1 8 11	0 0 1	0 0 4	0 9 2	0 4 4	2 2 10	1 3 1	0 7 4	..	..	0 0 7	1 11 0	0 11 10	8 16 2	9 2 2
		1888	12,101	46	118	3,964	800	17,029	9,301	3,310	..	..	3,921	16,532	497	76,370	76,867
			..	1 8 4	0 0 2	0 0 4	0 9 4	0 1 8	1 19 10	1 1 9	0 7 9	..	..	0 9 2	1 18 8	0 1 2	9 2 2	8 16 7
		1889	12,448	109	115	4,102	269	17,043	9,693	2,920	..	..	96	12,709	4,334	76,867	81,201
			..	1 8 0	0 0 3	0 0 3	0 9 2	0 0 7	1 18 3	1 1 9	0 6 7	..	..	0 0 2	1 8 6	0 9 9	8 16 7	8 18 0
		189	12,655	101	107	4,623	421	17,907	11,331	3,755	..	..	104	15,190	2,717	81,201	83,918
			..	1 7 5	0 0 3	0 0 3	0 10 0	0 0 11	1 18 10	1 4 6	0 8 2	..	..	0 0 3	1 12 11	0 5 11	8 18 0	8 19 7
		1891	12,645	30	98	4,615	286	17,674	11,599	3,870	..	..	40	15,509	2,165	83,918	86,083
A.O.F., Melbourne District			..	1 7 3	0 0 1	0 0 2	0 9 11	0 0 7	1 18 0	1 5 0	0 8 4	..	..	0 0 1	1 13 5	0 4 7	8 19 7	9 6 3
	Medical and Management	1883-1887	55,162	6,991	3,612	161	10,815	76,741	..	..	46,625	18,603	11,116	76,344	79	2,972	3,369
			..	1 10 2	0 3 10	0 2 0	0 0 1	0 5 11	2 2 0	..	..	1 5 6	0 10 2	0 6 1	2 1 9	0 0 3	0 9 7	0 8 0
		1888	14,069	383	765	44	1,096	16,357	..	..	10,336	4,235	1,758	16,329	28	3,369	3,397
			..	1 12 11	0 0 11	0 1 10	0 0 1	0 2 7	1 18 4	..	..	1 4 2	0 10 0	0 4 1	1 18 3	0 0 1	0 8 0	0 7 10
		1889	14,256	540	712	37	1,528	17,073	..	..	10,990	4,563	1,717	17,270	197*	3,397	3,200
			..	1 12 0	0 1 3	0 1 7	0 0 1	0 3 5	1 18 4	..	..	1 4 8	0 10 3	0 3 10	1 18 9	0 0 5*	0 7 10	0 7 0
		1890	14,496	345	633	55	1,590	17,119	..	..	10,990	4,746	1,328	17,064	55	3,200	3,255
			..	1 11 5	0 0 9	0 1 4	0 0 1	0 3 6	1 17 1	..	..	1 3 10	0 10 3	0 2 11	1 17 0	0 0 1	0 7 0	0 7 0
		1891	14,380	430	498	52	3,708	19,069	..	..	10,765	4,639	3,569	18,973	96	3,255	3,351
			..	1 10 11	0 0 11	0 1 1	0 0 1	0 8 0	2 1 0	..	..	1 3 2	0 10 0	0 7 8	2 0 10	0 0 2	0 7 0	0 7 3

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts. The minus sign (—) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, and FUNDS, and Amount per Annum per Effective Member, of the Sick and Funeral Fund and Medical and Management Fund, in 1891, 1890, 1889, 1888, and the Quinquennium 1883-87, in each Society—*continued.*

Society.	Fund.	Period.	Receipts.						Expenditure.						Excess of Receipts over Expenditure per Annum.	Funds at beginning of Period.	Funds at end of Period.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Sundries.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Sundries.	Total.			
			£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
A.O.F., Ovens and Murray District	Sick and Funeral	1883-1887	1,554	..	73	722	287	2,636	851	300	..	..	224	1,375	252	2,944	4,205
		..	1 7 5	..	0 1 3	0 12 9	0 5 1	2 6 6	0 15 0	0 5 3	..	..	0 4 0	1 4 3	1 2 3	12 19 5	18 10 6
		1888	297	..	14	180	48	539	107	..	..	..	40	147	392	4,205	4,597
		..	1 6 8	..	0 1 3	0 16 2	0 4 3	2 8 4	0 9 7	..	..	..	0 3 7	0 13 2	1 15 2	18 10 6	20 19 10
		1889	330	..	33	169	93	625	263	80	..	..	..	343	282	4,597	4,879
		..	1 9 3	..	0 2 10	0 15 0	0 8 3	2 15 4	1 3 3	0 7 1	..	..	..	1 10 4	1 5 0	20 19 10	20 17 0
		1890	336	..	21	217	70	644	313	70	..	..	92	475	169	4,879	5,048
		..	1 7 11	..	0 1 9	0 18 0	0 5 10	2 13 6	1 6 0	0 5 10	..	..	0 7 8	1 19 6	0 14 0	20 17 0	20 5 6
		1891	353	..	16	218	46	633	367	40	..	..	79	486	147	5,048	5,195
		..	1 8 3	..	0 1 4	0 17 5	0 3 8	2 10 8	1 9 5	0 3 2	..	..	0 6 4	1 18 11	0 11 9	20 5 6	20 14 0
	Medical and Management	1883-1887	1,932	357	74	9	674	3,056	..	..	1,605	890	418	2,913	29	−49	94
		..	1 14 1	0 6 3	0 1 4	0 0 4	0 11 11	2 13 11	..	..	1 8 4	0 15 8	0 7 5	2 11 5	0 2 6	−0 4 4	0 8 4
		1888	358	77	14	2	85	536	..	..	306	192	24	522	14	94	108
		..	1 12 1	0 6 11	0 1 3	0 0 2	0 7 8	2 8 1	..	..	1 7 5	0 17 3	0 2 2	2 6 10	0 1 3	0 8 4	0 9 10
		1889	406	78	33	..	71	588	..	..	318	175	63	556	32	108	140
		..	1 16 0	0 6 11	0 2 11	..	0 6 3	2 12 1	..	..	1 8 2	0 15 6	0 5 7	2 9 3	0 2 10	0 9 10	0 12 0
		1890	425	79	21	5	126	656	..	..	358	250	25	633	23	140	163
		..	1 15 3	0 6 6	0 1 9	0 0 5	0 10 6	2 14 5	..	..	1 9 8	1 0 9	0 2 1	2 12 6	0 1 11	0 12 0	0 13 1
		1891	450	78	15	1	126	670	..	..	362	210	16	588	82	163	245
		..	1 16 0	0 6 3	0 1 3	0 0 1	0 10 1	2 13 8	..	..	1 9 0	0 16 10	0 1 3	2 7 1	0 6 7	0 13 1	0 19 6
	Sick and Funeral	1883-1887	3,156	..	85	1,747	49	5,037	2,737	510	..	..	369	3,616	284	7,196	8,617
		..	1 8 5	..	0 0 9	0 15 9	0 0 5	2 5 4	1 4 7	0 4 7	..	..	0 3 4	1 12 6	0 12 10	15 19 1	19 12 7
		1888	582	..	12	375	10	979	574	200	..	..		775	204	8,617	8,821
		..	1 6 1	..	0 0 7	0 16 10	0 0 5	2 3 11	1 5 9	0 9 0	..	..	..	1 14 9	0 9 2	19 12 7	19 10 4
		1889	567	..	18	387	4	976	733	180	..	..	..	913	63	8,821	8,884
		..	1 5 3	..	0 0 10	0 17 3	0 0 2	2 3 6	1 12 8	0 8 0	..	..	..	2 0 8	0 2 10	19 10 4	19 18 5
		1890	581	..	31	354	..	966	764	210	..	..	1	975	9*	8,884	8,875
		..	1 5 10	..	0 1 5	0 15 9	..	2 3 0	1 14 0	0 9 4	..	..	..	2 3 4	0 0 4*	19 18 5	19 11 0
		1891	633	..	54	292	..	979	825	280	..	..	1	1,116	137*	8,875	8,738
		..	1 7 4	..	0 2 4	0 12 7	..	2 2 3	1 15 7	0 12 6	..	..	0 0 1	2 8 2	0 5 11*	19 11 0	18 10 3
A.O.F., Portland District	Medical and Management	1883-1887	3,414	410	70	48	413	4,355	..	..	2,719	1,242	271	4,232	25	183	306
		..	1 10 8	0 3 8	0 0 8	0 0 5	0 3 9	1 19 2	..	..	1 4 5	0 11 2	0 2 6	1 18 1	0 1 1	0 8 1	0 13 11
		1888	641	113	..	..	102	856	..	..	530	216	100	846	10	306	316
		..	1 8 9	0 5 1	..	..	0 4 7	1 18 5	..	..	1 3 9	0 9 8	0 4 6	1 17 11	0 0 6	0 13 11	0 14 0
		1889	643	94	..	..	36	773	..	..	504	224	194	922	149*	316	167
		..	1 8 8	0 4 3	..	..	0 1 7	1 14 6	..	..	1 2 5	0 10 0	0 8 8	2 1 1	0 6 7*	0 14 0	0 7 7
		1890	629	65	..	..	94	788	..	..	533	230	19	782	6	167	173
		..	1 7 11	0 2 11	..	..	0 4 2	1 15 0	..	..	1 3 8	0 10 3	0 0 10	1 14 9	0 0 3	0 7 7	0 7 8
		1891	672	66	..	1	103	842	..	..	522	243	54	819	23	173	196
		..	1 9 0	0 2 10	..	0 0 1	0 4 5	1 16 4	..	..	1 2 7	0 10 5	0 2 4	1 15 4	0 1 0	0 7 8	0 8 4

A.O F., Warrnambool District	Sick and Funeral ..	1883–188	681	..	24	519	9	1,233	330	60	..	..	15	405	166	1,358	2,186
		..	1 7 10	..	0 1 0	1 1 2	0 0 4	2 10 4	0 13 6	0 2 5	..	..	0 0 7	0 16 6	1 13 10	14 8 11	21 8 7
		1888	139	..	3	129	32	303	111	..	..	..	..	111	192	2,186	2,378
		..	1 7 3	..	0 0 7	1 5 4	0 6 3	2 19 5	1 1 9	..	..	..	..	1 1 9	1 17 8	21 8 7	23 1 9
		1889	141	..	4	126	..	271	76	30	..	..	..	106	165	2,378	2,543
		..	1 7 2	..	0 0 9	1 4 5	..	2 12 4	0 14 8	0 5 9	..	..	..	1 0 5	1 11 11	23 1 9	24 0 0
		1890	147	..	10	157	202	516	179	10	..	..	307	496	20	2,543	2,563
		..	1 6 9	..	0 1 10	1 8 7	1 16 8	4 13 10	1 12 6	0 1 10	..	..	2 15 10	4 10 2	0 3 8	24 0 0	22 9 8
		1891	151	..	2	185	9	347	192	60	..	..	1	253	94	2,563	2,657
		..	1 6 9	..	0 0 4	1 12 9	0 1 7	3 1 5	1 14 0	0 10 7	..	..	0 0 2	2 4 9	0 16 8	22 9 8	23 10 3
	Medical and Management	1883–1887	667	101	24	..	98	890	..	..	515	257	119	891	1*	45	44
		..	1 7 3	0 4 1	0 1 0	..	0 4 0	1 16 4	..	..	1 1 0	0 10 6	0 4 11	1 16 5	0 0 1*	0 9 7	0 8 8
		1888	134	20	3	..	8	165	..	..	106	48	8	162	3	44	47
		..	1 6 3	0 3 11	0 0 7	..	0 1 7	1 12 4	..	..	1 0 9	0 9 5	0 1 7	1 11 9	0 0 7	0 8 8	0 9 2
		1889	137	21	4	..	9	171	..	..	109	54	11	174	3*	47	44
		..	1 6 4	0 4 1	0 0 9	..	0 1 9	1 12 11	..	..	1 1 0	0 10 5	0 2 1	1 13 6	0 0 7*	0 9 2	0 8 2
		1890	170	..	9	..	272	451	..	..	115	60	137	312	139	44	183
		..	1 10 11	..	0 1 8	..	2 9 5	4 2 0	..	..	1 0 11	0 10 11	1 4 11	2 16 9	1 5 3	0 8 2	1 12 1
		1891	185	..	2	3	12	202	..	..	126	64	43	233	31*	183	152
		..	1 12 9	..	0 0 4	0 0 6	0 2 2	1 15 9	..	..	1 2 4	0 11 4	0 7 7	2 1 3	0 5 6*	1 12 1	1 6 11
A.O.F., Court Unity	Sick and Funeral ..	1883–1887	1,937	..	7	1,741	1	3,686	2,558	540	..	..	13	3,111	115	4,806	5,381
		..	1 19 4	..	0 0 2	1 15 4	..	3 14 10	2 11 11	0 11 0	..	..	0 0 3	3 3 2	0 11 8	22 7 1	30 1 3
		1888	351	..	..	374	..	725	495	170	..	..	..	665	60	5,381	5,441
		..	1 19 3	..	..	2 1 9	..	4 1 0	2 15 4	0 19 0	..	..	..	3 14 4	0 6 8	30 1 3	30 11 4
		1889	339	..	..	368	..	707	406	140	..	..	..	546	161	5,441	5,602
		..	1 19 3	..	..	2 2 6	..	4 1 9	2 7 0	0 16 1	..	..	..	3 3 1	0 18 8	30 11 4	33 10 11
		1890	332	..	..	364	..	696	385	100	..	..	..	485	211	5,602	5,813
		..	2 0 0	..	..	2 3 10	..	4 3 10	2 6 5	0 12 0	..	..	..	2 18 5	1 5 5	33 10 11	35 8 11
		1891	337	..	..	391	..	728	701	120	..	..	..	821	93*	5,813	5,720
		..	2 1 4	..	..	2 8 0	..	4 9 4	4 6 0	0 14 9	..	..	..	5 0 9	0 11 5*	35 8 11	35 6 2
	Medical and Management	1883–1887	1,435	61	2	..	478	1,976	..	..	1,145	476	386	2,007	6*	32	1
		..	1 9 2	0 1 3	..	..	0 9 9	2 0 2	..	..	1 3 3	0 9 8	0 7 10	2 0 9	0 0 7*	0 3 0	0 0 1
		1888	286	..	2	..	53	341	..	..	217	85	17	319	22	1	23
		..	1 11 11	..	0 0 3	..	0 5 11	1 18 1	..	..	1 4 3	0 9 6	0 1 11	1 15 8	0 2 5	0 0 1	0 2 7
		1889	275	..	2	..	49	326	..	..	204	106	2	312	14	23	37
		..	1 11 11	..	0 0 3	..	0 5 8	1 17 10	..	..	1 3 7	0 12 4	0 0 3	1 16 2	0 1 8	0 2 7	0 4 5
		1890	267	..	1	..	50	318	..	..	198	93	5	296	22	37	59
		..	1 12 2	..	0 0 1	..	0 6 0	1 18 3	..	..	1 3 10	0 11 2	0 0 7	1 15 7	0 2 8	0 4 5	0 7 3
		1891	282	..	1	..	62	345	..	..	197	93	49	339	6	59	65
		..	1 14 7	..	0 0 2	..	0 7 7	2 2 4	..	..	1 4 2	0 11 5	0 6 0	2. 1 7	0 0 9	0 7 3	0 8 0
A.O.F., Court Freedom	Sick and Funeral ..	1883–1887	1,235	..	..	503	..	1,738	1,677	420	..	..	5	2,102	75*	1,656	1,292
		..	2 13 9	..	..	1 1 10	..	3 15 7	3 12 11	0 18 3	..	..	0 0 3	4 11 5	0 15 10*	16 4 8	15 19 0
		1888	214	..	..	103	..	317	271	80	..	..	..	351	34*	1,292	1,258
		..	2 14 10	..	..	1 6 5	..	4 1 3	3 9 6	1 0 6	..	..	..	4 10 0	0 8 9*	15 19 0	16 11 1
		1889	188	..	..	66	7	261	391	90	..	..	..	481	220*	1,258	1,038
		..	2 10 10	..	..	0 17 10	0 1 11	3 10 7	5 5 8	1 4 4	..	..	..	6 10 0	2 19 5*	16 11 1	14 4 5
		1890	184	..	..	63	..	247	327	50	..	..	..	377	130*	1,038	908
		..	2 14 1	..	..	0 18 6	..	3 12 7	4 16 2	0 14 8	..	..	..	5 10 10	1 18 3*	14 4 5	14 3 9
		1891	159	..	..	53	..	212	167	75	..	..	..	242	30*	908	876
		..	2 13 0	..	..	0 17 8	..	3 10 8	2 15 8	1 5 0	..	..	..	4 0 8	0 10 0*	14 3 9	15 19 3

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts; The minus sign (–) signifies a debit balance.

Table VI.—Receipts, Expenditure, and Funds, and Amount per Annum per Effective Member, of the Sick and Funeral Fund and Medical and Management Fund, in 1891, 1890, 1889, 1888, and the Quinquennium 1883–87, in each Society—*continued.*

Society.	Fund.	Period.	Receipts.						Expenditure.						Excess of Receipts over Expenditure per Annum.	Funds at beginning of Period.	Funds at end of Period.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Sundries.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Sundries.	Total.			
			£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
A.O.F., Court Freedom—(*continued*)	Medical and Management	1883–1887	696	..	6	..	42	744	..	..	489	212	11	712	6	−29	3
		..	1 10 3	..	0 0 3	..	0 1 10	1 12 4	..	..	1 1 3	0 9 3	0 0 6	1 11 0	0 1 4	−0 5 8	0 0 9
		1888	122	..	1	..	9	132	..	..	88	40	5	133	1*	3	2
		..	1 11 3	..	0 0 3	..	0 2 4	1 13 10	..	..	1 2 7	0 10 3	0 1 3	1 14 1	0 0 3*	0 0 9	0 0 6
		1889	125	..	..	..	8	133	..	..	82	39	1	122	11	2	13
		..	1 13 10	..	..	..	0 2 2	1 16 0	..	..	1 2 3	0 10 6	0 0 3	1 13 0	0 3 0	0 0 6	0 3 7
		1890	116	..	..	..	3	119	..	..	78	37	3	118	1	13	14
		..	1 14 1	..	..	..	0 0 11	1 15 0	..	..	1 2 11	0 10 10	0 0 11	1 14 8	0 0 4	0 3 7	0 4 5
		1891	103	..	..	..	4	107	..	..	69	35	12	116	9*	14	5
		..	1 14 4	..	..	..	0 1 4	1 15 8	..	..	1 3 0	0 11 8	0 4 0	1 18 8	0 3 0*	0 4 5	0 1 10
A.O.F., Court Ararat	Sick and Funeral ..	1883–1887	383	24	7	260	3	677	335	50	..	..	4	389	58	739	1,027
		..	1 10 8	0 1 11	0 0 6	1 0 10	0 0 3	2 14 2	1 6 10	0 4 0	..	..	0 0 4	1 11 2	1 3 0	14 15 7	20 19 2
		1888	74	..	..	63	1	138	43	20	..	..	1	64	74	1,027	1,101
		..	1 12 11	..	..	1 8 0	0 0 5	3 1 4	0 19 1	0 8 11	..	..	0 0 5	1 8 5	1 12 11	20 19 2	26 17 1
		1889	75	..	1	72	1	149	91	20	..	..	..	111	38	1,101	1,139
		..	1 14 10	..	0 0 6	1 13 6	0 0 6	3 9 4	2 2 4	0 9 4	..	..	..	2 11 8	0 17 8	26 17 1	25 6 3
		1890	74	..	1	77	..	152	74	20	..	..	..	94	58	1,139	1,197
		..	1 13 8	..	0 0 5	1 15 0	..	3 9 1	1 13 8	0 9 1	..	..	..	2 2 9	1 6 4	25 6 3	27 16 9
		1891	73	..	..	73	..	146	55	20	..	..	..	75	71	1,197	1,268
		..	1 14 9	..	..	1 14 9	..	3 9 6	1 6 2	0 9 6	..	..	..	1 15 8	1 13 10	27 16 9	30 3 10
	Medical and Management	1883–1887	439	..	10	..	57	506	..	..	325	107	44	476	6	−16	14
		..	1 15 2	..	0 0 10	..	0 4 6	2 0 6	..	..	1 6 0	0 8 7	0 3 6	1 18 1	0 2 5	−0 6 5	0 5 9
		1888	82	..	..	..	1	83	..	..	70	22	..	92	9*	14	5
		..	1 16 6	..	..	..	0 0 5	1 16 11	..	..	1 11 1	0 9 10	..	2 0 11	0 4 0*	0 5 9	0 2 5
		1889	81	..	1	..	1	83	..	..	58	21	2	81	2	5	7
		..	1 17 8	..	0 0 6	..	0 0 6	1 18 8	..	..	1 7 0	0 9 10	0 0 11	1 17 9	0 0 11	0 2 5	0 3 3
		1890	82	..	1	..	2	85	..	..	60	20	1	81	4	7	11
		..	1 17 3	..	0 0 6	..	0 0 11	1 18 8	..	..	1 7 3	0 9 1	0 0 6	1 16 10	0 1 10	0 3 3	0 5 2
		1891	80	..	..	..	9	89	..	..	60	22	7	89	..	11	11
		..	1 18 1	..	..	..	0 4 3	2 2 4	..	..	1 8 7	0 10 5	0 3 4	2 2 4	..	0 5 2	0 5 3
A.O.F., Court Amherst	Sick and Funeral ..	1883–1887	222	..	4	40	5	271	188	70	..	..	4	262	1	480	489
		..	1 6 2	..	0 0 6	0 4 8	0 0 7	1 11 11	1 2 1	0 8 3	..	..	0 0 6	1 10 10	0 1 1	12 6 2	16 17 3
		1888	38	..	..	9	..	47	14	20	..	..	..	34	13	489	502
		..	1 8 2	..	..	0 6 8	..	1 14 10	0 10 4	0 14 10	..	..	..	1 5 2	0 9 8	16 17 3	20 1 7
		1889	33	..	3	7	1	44	14	10	..	..	..	24	20	502	522
		..	1 5 5	..	0 2 4	0 5 5	0 0 9	1 13 11	0 10 9	0 7 9	..	..	..	0 18 6	0 15 5	20 1 7	20 1 7
		1890	33	..	1	8	..	42	8	30	..	..	..	38	4	522	526
		..	1 5 5	..	0 0 9	0 6 2	..	1 12 4	0 6 2	1 3 1	..	..	..	1 9 3	0 3 1	20 1 7	21 0 10
		1891	34	..	..	7	..	41	60	..	..	..	..	60	19*	526	507
		..	1 6 1	..	..	0 5 5	..	1 11 6	2 6 2	..	..	..	..	2 6 2	0 14 8*	21 0 10	18 15 7

A.O.F., Court Amherst—(*continued*)	Medical and Management	1883–1887	332	..	..	..	16	348	..	..	231	108	7	346	1	6	8
		..	1 19 1	..	..	..	0 1 11	2 1 0	..	..	1 7 2	0 12 9	0 0 10	2 0 9	0 0 3	0 3 1	0 5 6
		1888	59	..	..	..	..	59	..	..	37	22	1	60	1*	8	7
		..	2 3 9	..	..	..	..	2 3 9	..	..	1 7 5	0 16 4	0 0 9	2 4 6	0 0 9*	0 5 6	0 5 7
		1889	50	..	..	..	3	53	..	..	33	22	1	56	3*	7	4
		..	1 18 6	..	..	..	0 2 4	2 0 10	..	..	1 5 5	0 17 0	0 0 9	2 3 2	0 2 4*	0 5 7	0 3 1
		1890	51	..	..	..	..	51	..	..	35	17	..	52	1*	4	3
		..	1 19 3	..	..	..	..	1 19 3	..	..	1 6 11	0 13 1	..	2 0 0	0 0 9*	0 3 1	0 2 5
		1891	50	..	..	..	2	52	..	..	31	15	2	48	4	3	7
		..	1 18 6	..	..	..	0 1 6	2 0 0	..	..	1 3 11	0 11 6	0 1 6	1 16 11	0 3 1	0 2 5	0 5 2
I.O.R.	Sick and Funeral ..	1883–1887	41,513	498	2,046	19,267	3,448	66,772	31,898	5,257	..	..	2,793	39,948	5,365	59,915	86,739
		..	1 9 7	0 0 4	0 1 6	0 13 9	0 2 5	2 7 7	1 2 9	0 3 9	..	..	0 1 11	1 8 5	0 19 2	11 18 2	14 0 0
		1888	11,165	..	7	4,672	835	16,679	7,199	1,300	..	..	818	9,317	7,362	86,739	94,101
		..	1 14 4	..	..	0 14 4	0 2 7	2 11 3	1 2 1	0 4 0	..	..	0 2 6	1 8 7	1 2 8	14 0 0	13 15 9
		1889	11,270	465	2	5,063	773	17,573	8,312	1,360	..	..	192	9,864	7,709	94,101	101,810
		..	1 11 6	0 1 4	..	0 14 2	0 2 2	2 9 2	1 3 3	0 3 10	..	..	0 0 6	1 7 7	1 1 7	13 15 9	13 12 5
		1890	12,255	153	4	5,661	1,122	19,195	9,945	1,205	..	..	5,623	16,773	2,422	101,810	104,232
		..	1 11 11	0 0 5	..	0 14 9	0 2 11	2 10 0	1 5 11	0 3 2	..	..	0 14 7	2 3 8	0 6 4	13 12 5	13 3 11
		1891	13,122	84	4	5,896	652	19,758	11,359	1,680	..	..	524	13,563	6,195	104,232	110,427
		..	1 12 8	0 0 2	..	0 14 8	0 1 8	2 9 2	1 8 3	0 4 2	..	..	0 1 4	1 13 9	0 15 5	13 3 11	13 10 6
	Medical and Management	1883–1887	44,882	1,565	690	342	8,132	55,611	..	..	29,637	16,676	8,475	54,788	165	838	1,661
		..	1 12 0	0 1 1	0 0 6	0 0 3	0 5 10	1 19 8	..	..	1 1 2	0 11 11	0 6 0	1 19 1	0 0 7	0 3 4	0 5 4
		1888	12,129	..	261	78	1,308	13,776	..	..	7,792	4,182	1,654	13,628	148	1,661	1,809
		..	1 17 3	..	0 0 10	0 0 3	0 4 0	2 2 4	..	..	1 4 0	0 12 10	0 5 1	2 1 11	0 0 5	0 5 4	0 5 4
		1889	12,294	481	207	71	1,481	14,534	..	..	8,482	4,468	1,039	13,989	545	1,809	2,354
		..	1 14 5	0 1 4	0 0 7	0 0 2	0 4 2	2 0 8	..	..	1 3 9	0 12 6	0 2 11	1 19 2	0 1 6	0 5 4	0 6 4
		1890	12,931	344	166	114	1,559	15,114	..	..	8,860	4,438	1,473	14,771	343	2,354	2,697
		..	1 13 8	0 0 11	0 0 5	0 0 3	0 4 1	1 19 4	..	..	1 3 1	0 11 6	0 3 10	1 18 5	0 0 11	0 6 4	0 6 10
		1891	13,708	320	189	115	2,902	17,234	..	..	9,470	5,323	2,038	16,831	403	2,697	3,100
		..	1 14 2	0 0 9	0 0 5	0 0 4	0 7 3	2 2 11	..	..	1 3 7	0 13 3	0 5 1	2 1 11	0 1 0	0 6 10	0 7 7
O.S.T.	Sick and Funeral ..	1883-1887	11,389	86	162	3,621	844	16,102	7,498	1,130	..	..	976	9,604	1,300	13,784	20,282
		..	1 7 1	0 0 3	0 0 5	0 8 7	0 2 0	1 18 4	0 17 10	0 2 8	..	..	0 2 4	1 2 10	0 15 6	8 18 4	11 3 6
		1888	2,778	..	10	984	424	4,196	1,425	380	..	..	448	2,253	1,943	20,282	22,225
		..	1 9 6	..	0 0 1	0 10 6	0 4 6	2 4 7	0 15 2	0 4 0	..	..	0 4 9	1 3 11	1 0 8	11 3 6	11 8 0
		1889	2,823	1	7	1,050	423	4,304	1,792	429	..	..	555	2,776	1,528	22,225	23,753
		..	1 8 11	..	0 0 1	0 10 9	0 4 4	2 4 1	0 18 4	0 4 5	..	..	0 5 8	1 8 5	0 15 8	11 8 0	12 2 11
		1890	2,847	..	7	1,237	584	4,675	2,066	330	..	..	563	2,959	1,716	23,753	25,469
		..	1 7 7	..	0 0 1	0 12 0	0 5 8	2 5 4	1 0 0	0 3 3	..	..	0 5 5	1 8 8	0 16 8	12 2 11	11 15 1
		1891	2,906	..	6	1,183	687	4,782	2,155	290	..	..	726	3,171	1,611	25,469	27,080
		..	1 6 7	..	..	0 10 10	0 6 4	2 3 9	0 19 9	0 2 8	..	..	0 6 7	1 9 0	0 14 9	11 15 1	12 6 1
	Medical and Management	1883-1887	10,801	2,207	634	93	2,442	16,177	..	..	9,141	5,323	2,066	16,530	71*	1,032	679
		..	1 5 9	0 5 3	0 1 6	0 0 3	0 5 10	1 18 7	..	..	1 1 9	0 12 9	0 4 11	1 19 5	0 0 10*	0 13 4	0 7 6
		1888	3,271	..	78	41	472	3,862	..	..	2,077	1,220	399	3,696	166	679	845
		..	1 14 9	..	0 0 10	0 0 6	0 5 0	2 1 1	..	..	1 2 1	0 13 0	0 4 3	1 19 4	0 1 9	0 7 6	0 8 8
		1889	2,854	441	74	6	489	3,864	..	..	2,145	1,346	358	3,849	15	845	860
		..	1 9 2	0 4 6	0 0 9	0 0 1	0 5 1	1 19 7	..	..	1 2 0	0 13 9	0 3 8	1 19 5	0 0 2	0 8 8	0 8 10
		1890	3,138	301	64	8	611	4,122	..	..	2,316	1,444	426	4,186	64*	860	796
		..	1 10 6	0 2 11	0 0 7	0 0 1	0 5 11	2 0 0	..	..	1 2 6	0 14 0	0 4 2	2 0 8	0 0 8*	0 8 10	0 7 4
		1891	2,851	612	77	19	765	4,324	..	..	2,273	1,718	623	4,614	290*	796	506
		..	1 6 1	0 5 7	0 0 9	0 0 2	0 7 0	1 19 7	..	..	1 0 10	0 15 9	0 5 8	2 2 3	0 2 8*	0 7 4	0 4 7

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts. The minus sign (–) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, and FUNDS, and Amount per Annum per Effective Member, of the Sick and Funeral Fund and Medical and Management Fund, in 1891, 1890, 1889, 1888, and the Quinquennium 1883–87, in each Society—*continued.*

Society.	Fund.	Period.	Receipts.						Expenditure.						Excess of Receipts over Expenditure per Annum.	Funds at beginning of Period.	Funds at end of Period.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Sundries.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Sundries.	Total.			
			£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
H.A.C.B.S.	Sick and Funeral ..	1883–1887 ..	19,467 1 7 10	55 0 0 1	1,577 0 2 3	4,523 0 6 6	779 0 1 1	26,401 1 17 9	15,859 1 2 8	4,630 0 6 8	.. ..	.. ..	1,623 0 2 4	22,112 1 11 8	858 0 6 1	14,869 6 4 6	19,158 5 19 7
		1888 ..	4,692 1 8 0	.. ..	341 0 2 0	1,200 0 7 2	202 0 1 3	6,435 1 18 5	3,509 1 1 0	960 0 5 9	.. ..	.. ..	189 0 1 1	4,658 1 7 10	1,777 0 10 7	19,158 5 19 7	20,935 5 19 10
		1889 ..	4,889 1 7 4	.. ..	444 0 2 6	1,241 0 7 0	470 0 2 7	7,044 1 19 5	4,086 1 2 10	1,510 0 8 5	.. ..	.. ..	157 0 0 11	5,753 1 12 2	1,291 0 7 3	20,935 5 19 10	22,226 6 1 5
		1890 ..	5,102 1 7 11	47 0 0 3	349 0 1 11	1,380 0 7 7	319 0 1 9	7,197 1 19 5	4,526 1 4 9	1,260 0 6 11	.. ..	.. ..	88 0 0 6	5,874 1 12 2	1,323 0 7 3	22,226 6 1 5	23,549 6 9 3
		1891 ..	5,156 1 8 1	.. ..	268 0 1 5	1,281 0 7 0	351 0 1 11	7,056 1 18 5	5,345 1 9 1	1,120 0 6 1	.. ..	.. ..	394 0 2 2	6,859 1 17 4	197 0 1 1	23,549 6 9 3	23,746 6 8 5
	Medical and Management	1883–1887 ..	20,761 1 9 9	2,651 0 3 9	1,708 0 2 5	204 0 0 3	4,458 0 6 5	29,782 2 2 7	.. ..	.. ..	17,885 1 5 7	7,314 0 10 6	3,485 0 4 11	28,684 2 1 0	220 0 1 7	1,105 0 9 3	2,203 0 13 9
		1888 ..	5,762 1 14 5	94 0 0 7	339 0 2 0	58 0 0 4	1,120 0 6 9	7,373 2 4 1	.. ..	.. ..	4,391 1 6 3	1,763 0 10 6	983 0 5 11	7,137 2 2 8	236 0 1 5	2,203 0 13 9	2,439 0 14 0
		1889 ..	5,703 1 11 10	533 0 3 0	397 0 2 3	41 0 0 3	1,910 0 10 8	8,584 2 8 0	.. ..	.. ..	4,641 1 5 11	2,197 0 12 3	2,292 0 12 10	9,130 2 11 0	546* 0 3 0*	2,439 0 14 0	1,893 0 10 4
		1890 ..	5,971 1 12 8	82 0 0 6	281 0 1 6	36 0 0 3	2,154 0 11 9	8,524 2 6 8	.. ..	.. ..	4,607 1 5 3	2,244 0 12 3	1,780 0 9 9	8,631 2 7 3	107* 0 0 7*	1,893 0 10 4	1,786 0 9 10
		1891 ..	5,912 1 12 3	65 0 0 4	262 0 1 5	33 0 0 2	1,478 0 8 1	7,750 2 2 3	.. ..	.. ..	4,628 1 5 2	1,983 0 10 10	1,053 0 5 9	7,664 2 1 9	86 0 0 6*	1,786 0 9 10	1,872 0 10 2
O.St.A.	Sick and Funeral ..	1883–1887 ..	7,029 1 13 5	169 0 0 10	162 0 0 9	842 0 4 0	202 0 0 11	8,404 1 19 11	4,774 1 2 8	2,220 0 10 7	.. ..	.. ..	618 0 2 11	7,612 1 16 2	158 0 3 9	3,638 4 5 7	4,430 5 6 4
		1888 ..	1,310 1 11 6	2 0 0 1	3 0 0 1	174 0 4 2	28 0 0 8	1,517 1 16 6	868 1 0 10	320 0 7 9	.. ..	.. ..	149 0 3 7	1,337 1 12 2	180 0 4 4	4,430 5 6 4	4,610 5 10 10
		1889 ..	1,321 1 11 2	24 0 0 7	2 ..	192 0 4 6	24 0 0 7	1,563 1 16 10	895 1 1 1	470 0 11 1	.. ..	.. ..	105 0 2 6	1,470 1 14 8	93 0 2 2	4,610 5 10 10	4,703 5 8 10
		1890 ..	1,315 1 11 2	.. ..	2 ..	236 0 5 7	22 0 0 6	1,575 1 17 3	1,008 1 3 10	460 0 10 11	.. ..	.. ..	32 0 0 9	1,500 1 15 6	75 0 1 9	4,703 5 8 10	4,778 5 16 0
		1891 ..	1,219 1 10 5	.. ..	5 0 0 1	250 0 6 3	74 0 1 10	1,548 1 18 7	987 1 4 7	500 0 12 6	.. ..	.. ..	38 0 0 11	1,525 1 18 0	23 0 0 7	4,778 5 16 0	4,801 6 3 1
	Medical and Management	1883–1887 ..	6,951 1 13 0	668 0 3 2	261 0 1 3	168 0 0 10	1,935 0 9 2	9,983 2 7 5	.. ..	.. ..	5,412 1 5 9	3,438 0 16 4	1,502 0 7 1	10,352 2 9 2	74* 0 1 9*	757 0 17 10	388 0 9 4
		1888 ..	1,319 1 11 9	150 0 3 7	71 0 1 9	29 0 0 8	232 0 5 7	1,801 2 3 4	.. ..	.. ..	925 1 2 3	619 0 14 11	170 0 4 1	1,714 2 1 3	87 0 2 1	388 0 9 4	475 0 11 5
		1889 ..	1,298 1 10 8	108 0 2 6	155 0 3 8	19 0 0 5	185 0 4 5	1,765 2 1 8	.. ..	.. ..	1,019 1 4 0	626 0 14 9	107 0 2 7	1,752 2 1 4	13 0 0 4	475 0 11 5	488 0 11 4
		1890 ..	1,269 1 10 1	96 0 2 3	34 0 0 10	39 0 0 11	158 0 3 9	1,596 1 17 10	.. ..	.. ..	939 1 2 3	659 0 15 7	93 0 2 3	1,691 2 0 1	95* 0 2 3*	488 0 11 4	393 0 9 7
		1891 ..	1,175 1 9 4	117 0 2 11	27 0 0 8	42 0 1 0	294 0 7 4	1,655 2 1 3	.. ..	.. ..	812 1 0 3	646 0 16 1	257 0 6 5	1,715 2 2 9	60* 0 1 6*	393 0 9 7	333 0 8 6

O.St.A., S.C.	Sick and Funeral ..	1883–1887	2,376	..	44	744	191	3,355	1,883	640	..	..	207	2,730	125	2,871	3,496
		..	1 10 3	..	0 0 7	0 9 6	0 2 5	2 2 9	1 4 0	0 8 2	..	..	0 2 8	1 14 10	0 7 11	8 16 2	11 12 3
		1888	335	..	15	171	127	648	321	170	..	..	2	493	155	3,496	3,651
		..	1 1 11	..	0 1 0	0 11 2	0 8 4	2 2 5	1 1 0	0 11 2	..	..	0 0 1	1 12 3	0 10 2	11 12 3	11 16 4
		1889	337	..	..	154	131	622	382	115	..	..	..	497	125	3,651	3,776
		..	1 2 2	..	..	0 10 1	0 8 8	2 0 11	1 5 1	0 7 7	..	..	..	1 12 8	0 8 3	11 16 4	12 12 7
		1890	322	..	1	195	124	642	388	170	..	..	..	558	84	3,776	3,860
		..	1 1 8	..	0 0 1	0 13 2	0 8 4	2 3 3	1 6 2	0 11 5	..	..	..	1 17 7	0 5 8	12 12 7	13 1 9
		1891	329	..	..	188	123	640	562	180	..	..	5	747	107*	3,860	3,753
		..	1 2 5	..	..	0 12 10	0 8 5	2 3 8	1 18 4	0 12 4	..	..	0 0 4	2 11 0	0 7 4*	13 1 9	12 18 10
	Medical and Management	1883–1887	2,819	64	76	76	364	3,399	..	..	1,744	1,245	165	3,154	49	343	588
		..	1 15 11	0 0 10	0 1 0	0 1 0	0 4 7	2 3 4	..	..	1 2 3	0 15 10	0 2 1	2 0 2	0 3 2	1 1 0	1 19 1
		1888	722	..	12	13	37	784	..	..	334	235	152	721	63	588	651
		..	2 7 4	..	0 0 10	0 0 10	0 2 5	2 11 5	..	..	1 1 11	0 15 5	0 9 11	2 7 3	0 4 2	1 19 1	2 2 2
		1889	672	7	6	14	69	768	..	..	341	235	141	717	51	651	702
		..	2 4 2	0 0 6	0 0 5	0 0 11	0 4 6	2 10 6	..	..	1 2 5	0 15 6	0 9 3	2 7 2	0 3 4	2 2 2	2 6 11
		1890	652	..	12	17	56	737	..	..	325	249	153	727	10	702	712
		..	2 3 11	..	0 0 10	0 1 2	0 3 9	2 9 8	..	..	1 1 11	0 16 9	0 10 4	2 9 0	0 0 8	2 6 11	2 8 4
		1891	658	12	3	18	59	750	..	..	362	254	143	759	9*	712	703
		..	2 4 11	0 0 10	0 0 2	0 1 3	0 4 0	2 11 2	..	..	1 4 9	0 17 4	0 9 9	2 11 10	0 0 8*	2 8 4	2 8 6
G.U.O.F.G.	Sick and Funeral ..	1883–1887	5,609	50	10	1,018	207	6,894	3,230	1,150	..	..	297	4,677	443	3,658	5,875
		..	1 15 4	0 0 4	0 0 1	0 6 5	0 1 4	2 3 6	1 0 5	0 7 3	..	..	0 1 10	1 9 6	0 14 0	6 10 11	8 5 9
		1888	1,481	..	7	298	19	1,805	608	180	..	..	41	829	976	5,875	6,851
		..	2 0 0	..	0 0 2	0 8 1	0 0 6	2 8 9	0 16 5	0 4 11	..	..	0 1 1	1 2 5	1 6 4	8 5 9	8 17 3
		1889	1,824	..	15	348	35	2,222	791	360	..	..	46	1,197	1,025	6,851	7,876
		..	2 4 4	..	0 0 4	0 8 6	0 0 11	2 14 1	0 19 3	0 8 9	..	..	0 1 2	1 9 2	1 4 11	8 17 3	9 0 10
		1890	2,132	..	18	399	37	2,586	1,225	420	..	..	40	1,685	901	7,876	8,777
		..	2 2 11	..	0 0 4	0 8 0	0 0 9	2 12 0	1 4 8	0 8 5	..	..	0 0 10	1 13 11	0 18 1	9 0 10	7 17 2
		1891	2,225	..	8	406	21	2,660	1,360	330	..	..	74	1,764	896	8,777	9,673
		..	1 18 0	..	0 0 2	0 7 0	0 0 4	2 5 6	1 3 3	0 5 8	..	..	0 1 3	1 10 2	0 15 4	7 17 2	7 18 2
	Medical and Management	1883–1887	5,123	947	568	21	1,197	7,856	..	..	4,462	2,388	994	7,844	2	205	217
		..	1 12 4	0 6 0	0 3 7	0 0 1	0 7 7	2 9 7	..	..	1 8 2	0 15 1	0 6 3	2 9 6	0 0 1	0 7 4	0 6 2
		1888	1,590	..	124	9	178	1,901	..	..	1,082	575	140	1,797	104	217	321
		..	2 2 11	..	0 3 4	0 0 3	0 4 10	2 11 4	..	..	1 9 2	0 15 6	0 3 10	2 8 6	0 2 10	0 6 2	0 8 4
		1889	1,804	136	234	17	313	2,504	..	..	1,361	726	323	2,410	94	321	415
		..	2 3 11	0 3 4	0 5 8	0 0 5	0 7 7	3 0 11	..	..	1 13 1	0 17 8	0 7 11	2 18 8	0 2 3	0 8 4	0 9 6
		1890	2,207	26	190	12	339	2,774	..	..	1,654	869	193	2,716	58	415	473
		..	2 4 5	0 0 6	0 3 10	0 0 3	0 6 10	2 15 10	..	..	1 13 3	0 17 6	0 3 11	2 14 8	0 1 2	0 9 6	0 8 6
		1891	2,387	31	151	10	477	3,056	..	..	1,703	927	302	2,932	124	473	597
		..	2 0 10	0 0 6	0 2 7	0 0 2	0 8 2	2 12 3	..	..	1 9 1	0 15 10	0 5 2	2 10 1	0 2 2	0 8 6	0 9 9
St.P.S., Melbourne District	Sick and Funeral ..	1883–1887	4,694	..	203	2,367	34	7,298	3,435	1,170	..	..	149	4,754	5	7,598	10,142
		..	1 19 6	..	0 1 9	0 19 11	0 0 4	3 1 6	1 8 11	0 9 11	..	..	0 1 3	2 0 1	1 1 5	17 15 1	19 9 4
		1888	1,065	..	28	595	162	1,850	754	140	..	..	177	1,071	779	10,142	10,921
		..	1 19 7	..	0 1 1	1 2 1	0 6 0	3 8 9	1 8 0	0 5 3	..	..	0 6 7	1 19 10	1 8 11	19 9 4	19 13 7
		1889	1,113	..	33	691	1	1,838	778	130	..	..	11	919	919	10,921	11,840
		..	2 1 1	..	0 1 3	1 5 6	..	3 7 10	1 8 8	0 4 10	..	..	0 0 5	1 13 11	1 13 11	19 13 7	22 8 6
		1890	1,220	..	54	782	4	2,060	978	330	..	..	9	1,317	743	11,840	12,583
		..	2 2 5	..	0 1 11	1 7 2	0 0 2	3 11 8	1 14 0	0 11 6	..	..	0 0 4	2 5 10	1 5 10	22 8 6	20 4 0
		1891	1,139	..	35	775	7	1,956	877	220	..	..	49	1,146	810	12,583	13,393
		..	1 16 0	..	0 1 1	1 4 6	0 0 3	3 1 10	1 7 9	0 6 11	..	..	0 1 7	1 16 3	1 5 7	20 4 0	20 16 7

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts. The minus sign (– signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, and FUNDS, and Amount per Annum per Effective Member, of the Sick and Funeral Fund and Medical and Management Fund, in 1891, 1890, 1889, 1888, and the Quinquennium 1883–87, in each Society—*continued.*

Society.	Fund.	Period.	Receipts.						Expenditure.						Excess of Receipts over Expenditure per Annum.	Funds at beginning of Period.	Funds at end of Period.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Sundries.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Sundries.	Total.			
			£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
St.P.S., Melbourne District—(*continued*)	Medical and Management	1883–1887 ..	3,840 1 12 4	19 0 0 2	162 0 1 4	1,450 0 12 3	7,184 3 0 6	12,655 5 6 7	.. ..	.. ..	3,404 1 8 8	1,719 0 14 6	1,213 0 10 3	6,336 2 13 5	1,264 2 13 2	2,822 6 11 10	9,141 17 10 11
		1888 ..	763 1 8 4	.. ..	30 0 1 1	139 0 5 2	1,133 2 2 2	2,065 3 16 9	.. ..	.. ..	645 1 4 0	341 0 12 8	158 0 5 10	1,144 2 2 6	921 1 14 3	9,141 17 10 11	10,062 18 2 7
		1889 ..	741 1 7 4	10 0 0 4	22 0 0 10	74 0 2 9	80 0 3 0	927 1 14 3	.. ..	.. ..	693 1 5 7	367 0 13 7	87 0 3 2	1,147 2 2 4	220* 0 8 1*	10,062 18 2 7	9,842 18 12 10
		1890 ..	800 1 7 10	10 0 0 4	36 0 1 3	13 0 0 5	319 0 11 1	1,178 2 0 11	.. ..	.. ..	780 1 7 1	326 0 11 4	111 0 3 10	1,217 2 2 3	39* 0 1 4*	9,842 18 12 10	9,803 15 14 9
		1891 ..	924 1 9 2	9 0 0 4	27 0 0 10	46 0 1 5	400 0 12 8	1,406 2 4 5	.. ..	.. ..	825 1 6 1	434 0 13 8	327 0 10 4	1,586 2 10 1	180* 0 5 8*	9,803 15 14 9	9,623 15 2 5
	Sick and Funeral	1883–1887 ..	1,020 1 5 6	.. ..	40 0 1 0	506 0 12 8	3 0 0 1	1,569 1 19 3	1,023 1 5 7	259 0 6 6	.. ..	.. ..	21 0 0 6	1,303 1 12 7	53 0 6 8	1,726 11 7 1	1,992 11 18 7
		1888 ..	200 1 3 8	.. ..	5 0 0 7	120 0 14 3	.. ..	325 1 18 6	185 1 1 11	20 0 2 4	.. ..	.. ..	.. ..	205 1 4 3	120 0 14 3	1,992 11 18 7	2,112 12 8 6
		1889 ..	196 1 3 0	.. ..	6 0 0 8	109 0 12 9	.. ..	311 1 16 5	136 0 15 11	20 0 2 4	.. ..	.. ..	.. ..	156 0 18 3	155 0 18 2	2,112 12 8 6	2,267 13 2 0
		1890 ..	198 1 1 6	.. ..	4 0 0 5	110 0 12 0	.. ..	312 1 13 11	222 1 4 2	40 0 4 4	.. ..	.. ..	99 0 10 9	361 1 19 3	49* 0 5 4*	2,267 13 2 0	2,218 11 8 8
		1891 ..	187 0 19 0	.. ..	5 0 0 6	99 0 10 1	.. ..	291 1 9 7	275 1 7 11	80 0 8 2	.. ..	.. ..	.. ..	355 1 16 1	64* 0 6 6*	2,218 11 8 8	2,154 10 14 4
St.P.S., Geelong and Western District	Medical and Management	1883–1887 ..	1,029 1 5 9	.. ..	42 0 1 0	.. ..	167 0 4 2	1,238 1 10 11	.. ..	.. ..	729 0 18 3	341 0 8 6	163 0 4 1	1,233 1 10 10	1 0 0 1	55 0 7 3	60 0 7 2
		1888 ..	200 1 3 8	.. ..	5 0 0 7	.. ..	34 0 4 0	239 1 8 3	.. ..	.. ..	154 0 18 3	63 0 7 5	23 0 2 9	240 1 8 5	1* 0 0 2*	60 0 7 2	59 0 6 11
		1889 ..	197 1 3 1	.. ..	7 0 0 8	.. ..	24 0 2 10	228 1 6 7	.. ..	.. ..	152 0 17 11	61 0 7 2	10 0 1 2	223 1 6 3	5 0 0 4	59 0 6 11	6 0 7 2
		1890 ..	215 1 3 4	.. ..	4 0 0 5	.. ..	12 0 1 4	231 1 5 1	.. ..	.. ..	158 0 17 2	72 0 7 10	67 0 7 3	297 1 12 3	66* 0 7 2*	64 0 7 2	−2 −0 0 3
		1891 ..	206 1 0 11	.. ..	4 0 0 5	.. ..	6 0 0 7	216 1 1 11	.. ..	.. ..	155 0 15 9	61 0 6 2	9 0 0 11	225 1 2 10	9* 0 0 11*	−2 −0 0 3	−11 −0 1 1
P.A.F.S.	Sick and Funeral	1883–1887 ..	7,041 1 10 5	110 0 0 6	432 0 1 11	1,256 0 5 5	684 0 2 11	9,523 2 1 2	3,938 0 17 0	1,330 0 5 9	.. ..	.. ..	468 0 2 0	5,736 1 4 9	757 0 16 5	3,625 4 19 4	7,41 6 12 4
		1888 ..	1,900 1 12 10	3 0 0 1	18 0 0 4	409 0 7 1	22 0 0 4	2,352 2 0 8	821 0 14 2	330 0 5 9	.. ..	.. ..	89 0 1 6	1,240 1 1 5	1,112 0 19 3	7,412 6 12 4	8,524 7 2 7
		1889 ..	1,958 1 12 5	3 0 0 1	21 0 0 4	467 0 7 9	4 0 0 1	2,453 2 0 8	933 0 15 6	475 0 7 10	.. ..	.. ..	20 0 0 4	1,428 1 3 8	1,025 0 17 0	8,524 7 2 7	9,549 7 16 11
		1890 ..	2,208 1 16 0	2 ..	53 0 0 10	504 0 8 3	36 0 0 7	2,803 2 5 8	1,189 0 19 4	350 0 5 8	.. ..	.. ..	112 0 1 10	1,651 1 6 10	1,152 0 18 10	9,549 7 16 11	10,701 8 13 0
		1891 ..	2,230 1 15 7	1 ..	62 0 1 0	552 0 8 10	121 0 2 0	2,966 2 7 5	1,345 1 1 6	460 0 7 4	.. ..	.. ..	76 0 1 3	1,881 1 10 1	1,085 0 17 4	10,701 8 13 0	11,786 9 6

P.A.F.S.—(*continued*)	Medical and Management	1883–1887	8,449 1 16 6	555 0 2 5	446 0 1 11	18 0 0 1	1,282 0 5 7	10,750 2 6 6	.. ..	.. ..	6,119 1 16 6	3,314 0 14 4	1,267 0 5 6	10,700 2 6 4	10 0 0 2	40 0 1 1	90 0 1 7
		1888	2,074 1 15 10	146 0 2 6	56 0 1 0	.. ..	151 0 2 7	2,427 2 1 11	.. ..	.. ..	1,547 1 6 9	706 0 12 2	122 0 2 1	2,375 2 1 0	52 0 0 11	90 0 1 7	142 0 2 5
		1889	2,156 1 15 9	127 0 2 1	44 0 0 9	.. ..	182 0 3 0	2,509 2 1 7	.. ..	.. ..	1,655 1 7 5	845 0 14 0	116 0 1 11	2,616 2 3 4	107* 0 1 9*	142 0 2 5	35 0 0 7
		1890	2,163 1 15 3	16 0 0 3	33 0 0 6	.. ..	396 0 6 6	2,608 2 2 6	.. ..	.. ..	1,684 1 7 5	788 0 12 10	243 0 4 0	2,715 2 4 3	107* 0 1 9*	35 0 0 7	−72 −0 1 2
		1891	2,234 1 15 8	18 0 0 3	38 0 0 7	.. ..	571 0 9 2	2,861 2 5 8	.. ..	.. ..	1,762 1 8 2	902 0 14 5	346 0 5 6	3,010 2 8 1	149* 0 2 5*	−72 −0 1 2	−221 −0 3 6
A.N.A.	Sick and Funeral ..	1883–1887	12,165 1 19 3	7 ..	971 0 3 2	845 0 2 9	719 0 2 4	14,707 2 7 6	3,301 0 10 8	660 0 2 2	.. ..	.. ..	205 0 0 8	4,166 0 13 6	2,108 1 14 0	1,440 4 14 5	11,981 5 10 2
		1888	6,255 2 8 5	3 ..	312 0 2 5	551 0 4 3	261 0 2 0	7,382 2 17 1	1,643 0 12 9	310 0 2 5	.. ..	.. ..	80 0 0 7	2,033 0 15 9	5,349 2 1 4	11,981 5 10 2	17,330 5 15 9
		1889	7,314 2 3 0	.. ..	366 0 2 2	713 0 4 3	24 0 0 1	8,417 2 9 6	2,439 0 14 4	600 0 3 6	.. ..	.. ..	137 0 0 10	3,176 0 18 8	5,241 1 10 10	17,330 5 15 9	22,571 5 18 5
		1890	8,751 2 2 9	.. ..	396 0 1 11	1,227 0 6 0	215 0 1 1	10,589 2 11 9	3,249 0 15 11	630 0 3 1	.. ..	.. ..	139 0 0 8	4,018 0 19 8	6,571 1 12 1	22,571 5 18 5	29,142 6 13 3
		1891	10,032 2 2 10	.. ..	503 0 2 2	1,319 0 5 8	64 0 0 3	11,918 2 10 11	3,577 0 15 3	900 0 3 11	.. ..	.. ..	102 0 0 5	4,579 0 19 7	7,339 1 11 4	29,142 6 13 3	36,481 7 6 2
	Medical and Management	1883–1887	13,264 2 2 10	525 0 1 8	1,941 0 6 3	190 0 0 7	1,570 0 5 1	17,490 2 16 5	.. ..	.. ..	9,093 1 9 4	6,450 1 0 10	926 0 3 0	16,469 2 13 2	204 0 3 3	346 1 2 8	1,367 0 12 7
		1888	6,508 2 10 4	116 0 0 11	600 0 4 8	75 0 0 7	540 0 4 2	7,839 3 0 8	.. ..	.. ..	4,364 1 13 9	2,733 1 1 2	454 0 3 6	7,551 2 18 5	288 0 2 3	1,367 0 12 7	1,655 0 11 1
		1889	7,317 2 3 0	107 0 0 8	530 0 3 1	69 0 0 5	949 0 5 7	8,972 2 12 9	.. ..	.. ..	5,231 1 10 9	2,969 0 17 5	278 0 1 8	8,478 2 9 10	494 0 2 11	1,655 0 11 1	2,149 0 11 3
		1890	8,690 2 2 6	113 0 0 6	503 0 2 6	112 0 0 6	1,126 0 5 6	10,544 2 11 6	.. ..	.. ..	6,265 1 10 8	3,518 0 17 2	532 0 2 7	10,315 2 10 5	229 0 1 1	2,149 0 11 3	2,378 0 10 11
		1891	9,935 2 2 5	52 0 0 3	672 0 2 10	129 0 0 7	1,385 0 5 11	12,173 2 12 0	.. ..	.. ..	7,520 1 12 1	4,082 0 17 5	435 0 1 11	12,037 2 11 5	136 0 0 7	2,378 0 10 11	2,514 0 10 1
A.O.S.	Sick and Funeral ..	1883–1887	213 1 0 3	.. ..	2 0 0 2	185 0 17 8	35 0 3 4	435 2 1 5	223 1 1 3	30 0 2 10	.. ..	.. ..	.. ..	253 1 4 1	36 0 17 4	544 12 19 1	726 17 5 9
		1888	45 1 1 11	.. ..	.. ..	50 1 4 5	10 0 4 11	105 2 11 3	38 0 18 7	10 0 4 10	.. ..	.. ..	.. ..	48 1 3 5	57 1 7 10	726 17 5 9	783 19 11 6
		1889	40 1 0 0	.. ..	.. ..	33 0 16 6	.. ..	73 1 16 6	32 0 16 0	.. ..	.. ..	.. ..	.. ..	32 0 16 0	41 1 0 6	783 19 11 6	824 20 2 0
		1890	40 1 0 0	.. ..	.. ..	45 1 2 6	.. ..	85 2 2 6	69 1 14 6	35 0 17 6	.. ..	.. ..	.. ..	104 2 12 0	19* 0 9 6*	824 20 2 0	805 20 12 10
		1891	39 1 0 6	.. ..	.. ..	44 1 3 2	.. ..	83 2 3 8	55 1 8 11	15 0 7 11	.. ..	.. ..	.. ..	70 1 16 10	13 0 6 10	805 20 12 10	818 22 14 5
	Medical and Management	1883–1887	75 0 7 2	.. ..	2 0 0 2	.. ..	15 0 1 5	.. 0 8 9	.. ..	.. ..	.. ..	88 0 8 5	56 0 5 4	144 0 13 9	10* 0 5 0*	77 1 16 8	25 0 11 11
		1888	16 0 7 10	.. ..	.. ..	.. ..	1 0 0 6	17 0 8 4	.. ..	.. ..	.. ..	17 0 8 4	10 0 4 10	27 0 13 2	10* 0 4 10*	25 0 11 11	15 0 7 6
		1889	14 0 7 0	.. ..	.. ..	.. ..	1 0 0 6	15 0 7 6	.. ..	.. ..	.. ..	16 0 8 0	.. ..	16 0 8 0	1* 0 0 6*	15 0 7 6	14 0 6 10
		1890	14 0 7 0	.. ..	.. ..	.. ..	3 0 1 6	17 0 8 6	.. ..	.. ..	.. ..	20 0 10 0	.. ..	20 0 10 0	3* 0 1 6*	14 0 6 10	11 0 5 8
		1891	13 0 6 10	9 0 4 9	.. ..	.. ..	.. ..	22 0 11 7	.. ..	.. ..	.. ..	18 0 9 6	.. ..	18 0 9 6	4 0 2 1	11 0 5 8	15 0 8 4

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts. The minus sign (—) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, and FUNDS, and Amount per Annum per Effective Member, of the Sick and Funeral Fund, and Medical and Management Fund, in 1891, 1890, 1889, 1888, and the Quinquennium 1883–87, in each Society—*continued.*

Society.	Fund.	Period.	Receipts.						Expenditure.						Excess of Receipts over Expenditure per Annum.	Funds at beginning of Period.	Funds at end of Period.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Sundries.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Sundries.	Total.			
			£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
G.S.R.S.	Sick and Funeral	1883–1887	915	..	20	167	319	1,421	498	260	..	..	..	758	133	359	1,022
			1 6 11	..	0 0 7	0 4 11	0 9 5	2 1 10	0 14 8	0 7 8	..	..	..	1 2 4	0 19 6	3 5 3	6 5 5
		1888	220	..	16	66	..	302	55	60	..	..	..	115	187	1,022	1,209
			1 6 4	..	0 1 11	0 7 11	..	1 16 2	0 6 7	0 7 2	..	..	..	0 13 9	1 2 5	6 5 5	7 2 3
		1889	251	..	23	90	216	580	122	55	..	..	..	177	403	1,209	1,612
			1 9 8	..	0 2 9	0 10 8	1 5 7	3 8 8	0 14 6	0 6 6	..	..	..	1 1 0	2 7 8	7 2 3	9 13 1
		1890	245	..	6	94	..	345	218	111	..	..	..	329	16	1,612	1,628
			1 10 5	..	0 0 9	0 11 8	..	2 2 10	1 7 1	0 13 9	..	..	..	2 0 10	0 2 0	9 13 1	10 10 1
		1891	240	..	11	101	4	356	193	13	..	..	..	206	150	1,628	1,778
			1 11 0	..	0 1 5	0 13 0	0 0 6	2 5 11	1 4 11	0 1 8	..	..	..	1 6 7	0 19 4	10 10 1	11 10 11
	Medical and Management	1883–1887	1,067	..	144	203	71	1,485	..	..	939	268	390	1,597	22*	676	564
			1 11 5	..	0 4 3	0 6 0	0 2 1	2 3 9	..	..	1 7 8	0 7 11	0 11 6	2 7 1	0 3 4*	6 2 11	3 9 2
		1888	258	..	..	35	8	301	..	..	240	61	11	312	11*	564	553
			1 10 11	..	..	0 4 2	0 1 0	1 16 1	..	..	1 8 9	0 7 4	0 1 4	1 17 5	0 1 4*	3 9 2	3 5 1
		1889	264	..	..	33	7	304	..	..	224	84	11	319	15*	553	538
			1 11 3	..	..	0 3 11	0 0 10	1 16 0	..	..	1 6 6	0 10 0	0 1 4	1 17 10	0 1 10*	3 5 1	3 4 5
		1890	250	..	..	31	14	295	..	..	225	53	11	289	6	538	544
			1 11 1	..	..	0 3 10	0 1 9	1 16 8	..	..	1 8 0	0 6 7	0 1 4	1 15 11	0 0 9	3 4 5	3 10 2
		1891	242	..	..	32	12	286	..	..	217	75	12	304	18*	544	526
			1 11 3	..	..	0 4 1	0 1 7	1 16 11	..	..	1 8 0	0 9 8	0 1 7	1 19 3	0 2 4*	3 10 2	3 8 4
St.M.T.A.E.S.	Sick and Funeral	1883–1887	286	..	9	24	43	362	282	20	..	..	..	302	12	147	207
			1 5 5	..	0 0 10	0 2 1	0 3 10	1 12 2	1 5 1	0 1 9	..	..	..	1 6 10	0 5 4	3 1 3	5 1 0
		1888	64	..	6	6	1	77	61	40	..	..	..	101	24*	207	183
			1 10 6	..	0 2 10	0 2 10	0 0 6	1 16 8	1 9 0	0 19 1	..	..	..	2 8 1	0 11 5*	5 1 0	4 5 1
		1889	64	..	4	4	51	123	126	20	..	..	..	146	23*	183	160
			1 7 10	..	0 1 9	0 1 9	1 2 2	2 13 6	2 14 9	0 8 9	..	..	..	3 3 6	0 10 0*	4 5 1	3 5 4
		1890	69	..	2	5	30	106	53	20	..	..	..	73	33	160	193
			1 6 0	..	0 0 9	0 1 11	0 11 4	2 0 0	1 0 0	0 7 6	..	..	..	1 7 6	0 12 6	3 5 4	3 7 9
		1891	63	..	2	..	..	65	82	10	..	..	..	92	27*	193	166
			1 1 9	..	0 0 8	..	..	1 2 5	1 8 3	0 3 6	..	..	..	1 11 9	0 9 4*	3 7 9	2 16 3
	Medical and Management	1883–1887	287	..	9	27	89	412	..	..	222	171	28	421	2*	35	26
			1 5 6	..	0 0 10	0 2 4	0 7 11	1 16 7	..	..	0 19 9	0 15 2	0 2 6	1 17 5	0 0 10*	0 14 7	0 12 8
		1888	76	..	6	3	7	92	..	..	40	37	17	94	2*	26	24
			1 16 2	..	0 2 10	0 1 5	0 3 4	2 3 9	..	..	0 19 1	0 17 7	0 8 1	2 4 9	0 1 0*	0 12 8	0 11 2
		1889	64	..	4	5	12	85	..	..	47	33	..	80	5	24	29
			1 7 10	..	0 1 9	0 2 2	0 5 2	1 16 11	..	..	1 0 5	0 14 4	..	1 14 9	0 2 2	0 11 2	0 12 3
		1890	69	..	3	3	7	82	..	..	49	32	..	81	1	29	30
			1 6 0	..	0 1 2	0 1 2	0 2 8	1 11 0	..	..	0 18 6	0 12 1	..	1 10 7	0 0 5	0 12 3	0 10 6
		1891	62	..	2	1	6	71	..	..	46	32	..	78	7*	30	23
			1 1 5	..	0 0 8	0 0 4	0 2 1	1 4 6	..	..	0 15 11	0 11 0	..	1 6 11	0 2 5*	0 10 6	0 7 10

U.L.F.S.	Sick and Funeral ..	1883–1887	136	..	2	34	..	172	114	36	..	..	..	150	4	164	186
		..	0 11 4	..	0 0 2	0 2 10	..	0 14 4	0 9 6	0 3 0	..	..	..	0 12 6	0 1 10	2 12 11	5 9 5
		1888	22	..	..	7	..	29	1	..	..	..	..	1	28	186	214
		..	0 12 11	..	..	0 4 2	..	0 17 1	0 0 7	..	..	..	..	0 0 7	0 16 6	5 9 5	6 5 11
		1889	20	..	..	8	..	28	6	..	..	..	..	6	22	214	236
		..	0 12 11	..	..	0 5 2	..	0 18 1	0 3 11	..	..	..	..	0 3 11	0 14 2	6 5 11	8 2 9
		1890	20	..	..	9	..	29	28	12	..	..	..	40	11*	236	225
		..	0 13 4	..	..	0 6 0	..	0 19 4	0 18 8	0 8 0	..	..	..	1 6 8	0 7 4*	8 2 9	7 10 0
		1891	18	..	..	9	..	27	5	..	..	..	..	5	22	225	247
		..	0 12 5	..	..	0 6 2	..	0 18 7	0 3 5	..	..	..	..	0 3 5	0 15 2	7 10 0	8 16 5
	Medical and Management	1883–1887	4	12	..	..	18	75	..	..	..	62	19	81	1*	6	..
		..	0 3 9	0 1 0	..	..	0 1 6	0 6 3	..	..	..	0 5 2	0 1 7	0 6 9	0 0 6*	0 1 11	..
		1888	8	2	..	..	1	11	..	..	..	11	1	12	1*	..	−1
		..	0 4 9	0 1 2	..	..	0 0 7	0 6 6	..	..	..	0 6 6	0 0 7	0 7 1	0 0 7*	..	−0 0 7
		1889	7	2	..	..	2	11	..	..	..	10	..	10	1	−1	..
		..	0 4 6	0 1 4	..	..	0 1 4	0 7 2	..	..	..	0 6 6	..	0 6 6	0 0 8	−0 0 7	..
		1890	7	4	..	..	4	15	..	..	..	10	3	13	2	..	2
		..	0 4 8	0 2 8	..	..	0 2 8	0 10 0	..	..	..	0 6 8	0 2 0	0 8 8	0 1 4	..	0 1 4
		1891	7	3	..	..	..	10	..	..	..	9	..	9	1	2	3
		..	0 4 10	0 2 1	..	..	..	0 6 11	..	..	..	0 6 2	..	0 6 2	0 0 9	0 1 4	0 2 2
I.N.F.	Sick and Funeral ..	1887	86	..	..	..	..	86	8	10	..	..	..	18	68	..	68
		..	7 16 5	..	..	..	..	7 16 5	0 14 7	0 18 2	..	..	..	1 12 9	6 3 8	..	3 1 10
		1888	227	..	..	1	..	228	26	40	..	..	..	66	162	68	230
		..	3 7 9	..	..	0 0 4	..	3 8 1	0 7 9	0 11 11	..	..	..	0 19 8	2 8 5	3 1 10	2 1 1
		1889	651	..	..	1	66	718	189	50	..	..	245	484	234	230	464
		..	3 6 5	..	..	0 0 1	0 6 9	3 13 3	0 19 4	0 5 1	..	..	1 5 0	2 9 5	1 3 10	2 1 1	1 13 2
		1890	788	..	8	1	16	813	316	90	..	..	42	448	365	464	829
		..	2 9 10	..	0 0 6	0 0 1	0 1 0	2 11 5	1 0 0	0 5 8	..	..	0 2 8	1 8 4	1 3 1	1 13 2	2 7 1
		1891	1,020	..	17	15	3	1,055	540	60	..	..	86	686	369	829	1,198
		..	2 6 3	..	0 0 9	0 0 8	0 0 2	2 7 10	1 4 5	0 2 9	..	..	0 3 11	1 11 1	0 16 9	2 7 1	2 5 0
	Medical and Management	1887	66	..	78	..	7	151	..	..	55	89	6	150	1	..	1
		..	6 0 0	..	7 1 10	..	0 12 9	13 14 7	..	..	5 0 0	8 1 10	0 10 11	13 12 9	0 1 10	..	0 0 11
		1888	152	..	151	..	14	317	..	..	135	91	49	275	42	1	43
		..	2 5 5	..	2 5 1	..	0 4 2	4 14 8	..	..	2 0 3	1 7 2	0 14 8	4 2 1	0 12 7	0 0 11	0 7 8
		1889	495	5	165	..	123	788	..	..	433	301	92	826	38*	43	5
		..	2 10 6	0 0 6	0 16 10	..	0 12 7	4 0 5	..	..	2 4 2	1 10 8	0 9 5	4 4 3	0 3 10*	0 7 8	0 0 4
		1890	580	..	143	..	369	1,092	..	..	526	476	113	1,115	23*	5	−18
		..	1 16 8	..	0 9 1	..	1 3 4	3 9 1	..	..	1 13 3	1 10 2	0 7 2	3 10 7	0 1 6*	0 0 4	−0 1 0
		1891	767	..	188	..	403	1,358	..	..	695	537	153	1,385	27*	−18	−45
		..	1 14 10	..	0 8 6	..	0 18 3	3 1 7	..	..	1 11 6	1 4 4	0 7 0	3 2 10	0 1 3*	−0 1 0	−0 1 8
M.T.B.S.	Sick and Funeral ..	1889	1,350	..	..	..	1,335	2,685	604	150	..	..	..	754	1,931	..	1,931
		..	1 14 4	..	..	..	1 14 0	3 8 4	0 15 4	0 3 10	..	..	..	0 19 2	2 9 2	..	2 7 4
		1890	1,687	..	..	150	..	1,837	705	185	..	..	..	890	947	1,931	2,878
		..	1 19 0	..	..	0 3 6	..	2 2 6	0 16 4	0 4 3	..	..	..	1 0 7	1 1 11	2 7 4	3 3 5
		1891	1,869	..	..	98	..	1,967	1,203	90	..	..	..	1,293	674	2,878	3,552
		..	2 3 4	..	..	0 2 3	..	2 5 7	1 7 11	0 2 1	..	..	..	1 10 0	0 15 7	3 3 5	4 7 0
	Medical and Management	1889	556	..	29	..	154	739	..	..	958	98	..	1,056	317*	..	−317
		..	0 14 2	..	0 0 9	..	0 3 11	0 18 10	..	..	1 4 5	0 2 6	..	1 6 11	0 8 1*	..	−0 7 9
		1890	716	..	32	..	119	867	..	..	1,032	94	..	1,126	259*	−317	−576
		..	0 16 7	..	0 0 9	..	0 2 9	1 0 1	..	..	1 3 11	0 2 2	..	1 6 1	0 6 0*	−0 7 9	−0 12 8
		1891	1,250	..	10	..	122	1,382	..	..	1,161	117	..	1,278	104	−576	−472
		..	1 9 0	..	0 0 2	..	0 2 10	1 12 0	..	..	1 6 11	0 2 8	..	1 9 7	0 2 5	−0 12 8	−0 11 7

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts. The minus sign (−) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, and FUNDS, and Amount per Annum per Effective Member, of the Sick and Funeral Fund and Medical and Management Fund, in 1891, 1890, 1889, 1888, and the Quinquennium 1883–87, in each Society—*continued.*

Society.	Fund.	Period.	Receipts.						Receipts.						Excess of Receipts over Expenditure per Annum.	Funds at beginning of Period.	Funds at end of Period.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Sundries.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Sundries.	Total.			
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Total of all the Societies	Sick and Funeral	1883-1887	409,198	4,309	15,828	148,366	34,046	611,747	303,899	78,527	..	..	21,273	403,699	41,610	466,059	674,107
		..	1 11 3	0 0 4	0 1 2	0 11 4	0 2 7	2 6 8	1 3 2	0 6 0	..	..	0 1 8	1 10 10	0 15 10	10 6 10	11 5 8
		1888	103,145	426	2,438	36,699	7,130	149,838	67,347	18,260	..	..	10,420	96,027	53,811	674,107	727,918
		..	1 13 3	0 0 2	0 0 10	0 11 10	0 2 3	2 8 4	1 1 9	0 5 11	..	..	0 3 4	1 11 0	0 17 4	11 5 8	11 6 8
		1889	110,526	675	2,624	39,366	8,731	161,922	75,811	20,601	..	..	5,300	101,712	60,210	727,918	788,128
		..	1 13 3	0 0 2	0 0 9	0 11 10	0 2 8	2 8 8	1 2 10	0 6 2	..	..	0 1 7	1 10 7	0 18 1	11 6 8	11 8 10
		1890	116,895	366	2,535	44,640	7,998	172,434	88,641	20,867	..	..	11,560	121,068	51,366	788,128	839,494
		..	1 13 2	0 0 1	0 0 9	0 12 8	0 2 3	2 8 11	1 5 2	0 5 11	..	..	0 3 4	1 14 5	0 14 6	11 8 10	11 12 10
		1891	121,445	238	2,358	45,824	7,518	177,383	98,016	22,441	..	..	6,126	126,583	50,800	839,494	890,294
		..	1 13 3	0 0 1	0 0 8	0 12 6	0 2 0	2 8 6	1 6 10	0 6 1	..	..	0 1 8	1 14 7	0 13 11	11 12 10	12 0 1
	Medical and Management	1883-1887	410,123	47,851	25,315	5,536	95,226	584,051	..	..	327,644	158,535	84,551	570,730	2,664	26,633	39,954
		..	1 11 4	0 3 8	0 1 11	0 0 5	0 7 3	2 4 7	..	..	1 5 0	0 12 1	0 6 5	2 3 6	0 1 1	0 11 10	0 13 5
		1888	107,459	3,908	5,643	1,175	13,905	132,090	..	..	77,923	36,499	17,293	131,715	375	39,954	40,329
		..	1 14 8	0 1 3	0 1 10	0 0 5	0 4 6	2 2 8	..	..	1 5 2	0 11 9	0 5 7	2 2 6	0 0 2	0 13 5	0 12 7
		1889	109,515	7,121	5,670	1,119	16,660	140,085	..	..	84,069	41,985	13,875	139,929	156	40,329	40,485
		..	1 12 11	0 2 2	0 1 8	0 0 4	0 5 0	2 2 1	..	..	1 5 3	0 12 7	0 4 2	2 2 0	0 0 1	0 12 7	0 11 9
		1890	115,501	6,130	5,089	1,198	19,811	147,729	..	..	88,591	45,765	13,283	147,639	90	40,485	40,575
		..	1 12 9	0 1 9	0 1 5	0 0 4	0 5 7	2 1 10	..	..	1 5 1	0 13 0	0 3 9	2 1 10	..	0 11 9	0 11 3
		1891	119,482	6,365	4,833	959	28,569	160,208	..	..	91,024	48,080	21,649	160,753	545*	40,575	40,030
		..	1 12 8	0 1 9	0 1 4	0 0 3	0 7 10	2 3 10	..	..	1 4 11	0 13 2	0 5 11	2 4 0	0 0 2*	0 11 3	0 10 10

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.
The minus sign (−) signifies a debit balance.

TABLE VII.—INVESTMENTS.—Funds Invested at the end of 1891, 1890, 1889, and 1888, the Average of the Amounts Invested at the end of each Year of the Quinquennium 1883–87, and the Rate of Interest realized per cent. per Annum, in the Sick and Funeral and Medical and Management Funds, in each Society.

Society.	Fund.	Period.	Funds.						Interest realized per cent.
			At end of each Year.	Invested.		Uninvested.		Proportion invested per cent.	
				On Mortgages and in Banks.	In Halls and other Freehold Property.	Not at Interest.	In use by other Fund.		
			£	£	£	£	£		
M.U.I.O.O.F.	Sick and Funeral ...	1883–1887	227,915	192,567	19,395	15,801	152	93·0	5·37
		1888	271,638	227,733	23,431	20,290	184	92·5	5·37
		1889	288,252	247,249	23,846	17,134	23	94·0	5·21
		1890	304,121	262,397	24,717	16,918	89	94·4	5·53
		1891	318,706	279,699	24,989	13,940	78	95·6	5·33
	Medical and Management	1883–1887	8,724	3,079	1,193	4,415	37	49·0	3·22
		1888	9,505	3,075	2,277	4,153	...	56·3	3·39
		1889	9,657	3,296	2,228	4,133	...	57·2	3·42
		1890	9,497	3,840	1,827	3,830	...	59·7	3·21
		1891	10,546	4,042	2,039	4,465	...	57·7	2·84
G.U.O.O.F.	Sick and Funeral ...	1883–1887	29,493	26,726	306	2,440	21	91·7	5·50
		1888	37,444	33,759	579	3,104	2	91·7	5·15
		1889	40,491	36,102	576	3,806	7	90·6	5·55
		1890	42,684	39,154	571	2,925	34	93·1	5·55
		1891	45,211	41,857	680	2,649	25	94·1	5·93
	Medical and Management	1883–1887	1,634	822	70	742	...	54·6	2·45
		1888	1,652	680	100	872	...	47·2	2·62
		1889	1,799	869	102	828	...	54·0	1·39
		1890	1,728	663	100	965	...	44·2	2·55
		1891	1,638	450	100	1,088	...	33·6	0·94
I.O.O.F.	Sick and Funeral ...	1883–1887	38,684	32,268	4,298	2,038	80	94·5	5·25
		1888	54,483	41,140	11,418	1,822	103	96·5	5·62
		1889	60,345	46,258	11,834	2,025	228	96·3	5·42
		1890	66,961	50,905	11,848	3,949	259	93·7	5·49
		1891	72,532	57,855	11,813	2,365	499	96·1	5·27
	Medical and Management	1883–1887	4,497	3,258	117	1,122	...	75·1	3·28
		1888	2,298	1,503	7	788	...	65·7	2·27
		1889	2,377	1,597	7	773	...	67·5	3·21
		1890	2,415	1,525	286	604	...	75·0	4·80
		1891	2,079	1,316	277	486	...	76·6	2·14
U.A.O.D.	Sick and Funeral ...	1883–1887	33,479	32,260	...	1,139	80	96·4	5·40
		1888	51,298	49,313	...	1,888	97	96·1	5·07
		1889	59,300	57,574	...	1,601	125	97·1	5·82
		1890	66,492	64,463	...	1,848	181	96·9	5·80
		1891	73,022	70,783	...	1,945	294	96·9	5·62
	Medical and Management	1883–1887	2,681	1,815	...	866	...	67·7	2·14
		1888	4,053	2,900	...	1,153	...	71·6	4·97
		1889	4,273	3,102	...	1,171	...	72·6	7·11
		1890	4,375	2,392	...	1,983	...	54·7	6·34
		1891	3,041	2,467	62	512	...	83·2	2·70

TABLE VII.—INVESTMENTS.—Funds invested at the end of 1891, 1890, 1889, and 1888, the Average of the Amounts Invested at the end of each Year of the Quinquennium 1883–87, and the Rate of Interest realized per cent. per Annum, in the Sick and Funeral and Medical and Management Funds, in each Society—*continued.*

Society.	Fund.	Period.	Funds.						Interest realized per cent.
			At end of each Year.	Invested.		Uninvested.		Proportion invested per cent.	
				On Mortgages and in Banks.	In Halls and other Freehold Property.	Not at Interest.	In use by other Fund.		
			£	£	£	£	£		
A.O.F., Ballarat District	Sick and Funeral ...	1883–1887	3,629	2,713	...	475	441	74·8	3·98
		1888	3,708	2,693	...	420	595	72·6	3·99
		1889	3,644	2,524	...	467	653	69·3	2·86
		1890	3,491	2,479	...	388	624	71·0	3·25
		1891	3,486	2,505	...	317	664	71·9	3·70
	Medical and Management	1883–1887	−408	10	...	−418	...	...	...
		1888	−569	...	...	−569	...	...	...
		1889	−620	...	...	−620	...	...	...
		1890	−597	...	...	−597	...	...	...
		1891	−623	20	...	−643	...	...	...
A.O.F., Bendigo District	Sick and Funeral ...	1883–1887	8,296	6,449	992	798	57	89·7	5·05
		1888	9,060	7,736	583	524	217	91·8	4·96
		1889	9,070	8,412	183	295	180	94·8	4·98
		1890	9,120	7,870	553	514	183	92·4	5·34
		1891	9,108	8,095	553	226	234	94·9	5·64
	Medical and Management	1883–1887	1,195	611	285	299	...	75·0	0·96
		1888	229	335	...	−106	...	100·0	5·01
		1889	142	251	...	−109	...	100·0	5·38
		1890	138	281	...	−143	...	100·0	8·57
		1891	48	225	...	−177	...	100·0	8·60
A.O.F., Geelong and Western District ...	Sick and Funeral ...	1883–1887	3,658	3,329	174	155	...	95·8	4·77
		1888	4,021	3,901	...	120	...	97·0	5·23
		1889	4,220	3,774	215	231	...	94·5	4·37
		1890	4,501	4,043	252	206	...	95·4	4·88
		1891	4,634	4,149	352	133	...	97·1	4·77
	Medical and Management	1883–1887	95	14	...	81	...	14·7	0·43
		1888	162	26	...	136	...	16·0	...
		1889	163	18	...	145	...	11·1	...
		1890	186	11	...	175	...	5·9	...
		1891	186	48	...	138	...	25·8	...
A.O.F., Grenville District	Sick and Funeral ...	1883–1887	1,636	1,458	58	95	25	92·7	4·63
		1888	1,422	1,228	50	135	9	89·9	5·32
		1889	1,400	1,260	50	81	9	93·6	5·17
		1890	1,409	1,286	50	62	11	94·8	6·05
		1891	1,496	1,308	50	126	12	90·8	6·82
	Medical and Management	1883–1887	−1	8	...	−9	...	...	...
		1888	2	...	...	2	...	...	...
		1889	11	2	...	9	...	16·7	...
		1890	15	...	...	15	...	...	...
		1891	17	...	...	17	...	...	...

A.O.F., Melbourne District	Sick and Funeral ...	1883–1887	68,449	54,036	10,007	4,402		93·6	5·14
		1888	76,867	62,501	8,230	6,136	...	92·0	5·17
		1889	81,201	66,548	8,674	5,979	...	92·6	5·19
		1890	83,918	70,253	7,983	5,682	...	93·2	5·60
		1891	86,083	74,279	8,150	3,605	49	95·8	5·43
	Medical and Management	1883–1887	3,250	1,520	166	1,564	...	51·9	1·02
		1888	3,397	1,620	100	1,677	...	50·6	1·30
		1889	3,200	1,403	140	1,657	...	48·2	1·15
		1890	3,255	1,784	50	1,421	...	56·3	1·70
		1891	3,351	1,711	210	1,430	...	57·3	1·58
A.O.F., Ovens and Murray District ...	Sick and Funeral ...	1883–1887	3,712	3,153	...	431	128	84·9	4·04
		1888	4,597	4,229	...	315	53	92·0	4·09
		1889	4,879	4,620	...	243	16	94·7	3·57
		1890	5,048	4,896	...	147	5	97·0	4·37
		1891	5,195	5,108	...	87	...	98·3	4·26
	Medical and Management	1883–1887	9	62	...	−53	...	100·0	...
		1888	108	49	...	59	...	45·4	1·98
		1889	140	60	...	80	...	42·9	...
		1890	163	57	...	106	...	35·0	3·30
		1891	245	63	...	182	...	25·7	0·49
A.O.F., Portland District	Sick and Funeral ...	1883–1887	8,188	6,320	1,580	284	4	96·5	4·42
		1888	8,821	6,849	1,621	345	6	96·0	4·30
		1889	8,884	6,994	1,793	93	4	98·9	4·37
		1890	8,875	6,890	1,800	185	...	97·9	3·99
		1891	8,738	6,857	1,728	153	...	98·2	3·32
	Medical and Management	1883–1887	270	68	75	127	...	53·0	3·93
		1888	316	225	...	91	...	71·0	...
		1889	167	42	...	125	...	25·0	...
		1890	173	33	...	140	...	19·1	...
		1891	196	46	...	150	...	23·5	0·54
A.O.F., Warrnambool District	Sick and Funeral ...	1883–1887	1,820	1,680	...	137	3	92·3	5·86
		1888	2,378	2,378	...	...	...	100·0	5·66
		1889	2,543	2,237	...	306	...	87·9	5·16
		1890	2,563	2,105	...	458	...	82·1	6·15
		1891	2,657	2,503	..	154	...	94·2	7·09
	Medical and Management	1883–1887	43	3	...	40	...	7·0	...
		1888	47	1	...	46	...	2·1	...
		1889	44	...	...	44	...	...	...
		1890	183	8	...	175	...	4·4	...
		1891	152	100	...	52	...	65·8	1·79
A.O.F., Court Unity	Sick and Funeral ...	1883–1887	5,321	5,248	...	73	...	98·6	6·84
		1888	5,441	5,343	...	98	...	98·2	6·91
		1889	5,602	5,503	...	99	...	98·2	6·66
		1890	5,813	5,813	...	...	...	100·0	6·38
		1891	5,720	5,720	...	...	...	100·0	6·78
	Medical and Management	1883–1887	9	...	...	9	...	...	...
		1888	23	...	...	23	...	...	...
		1889	37	...	...	37	...	...	...
		1890	59	...	...	59	...	...	...
		1891	65	...	...	65	...	...	...

The minus sign (−) signifies a debit balance.

TABLE VII.—INVESTMENTS.—Funds Invested at the end of 1891, 1890, 1889, and 1888, the Average of the Amounts Invested at the end of each Year of the Quinquennium 1883–87, and the Rate of Interest realized per cent. per Annum, in the Sick and Funeral and Medical and Management Funds, in each Society—*continued.*

Society.	Fund.	Period.	Funds.						Interest realized per cent.
			At end of each Year.	Invested.		Uninvested		Proportion invested per cent.	
				On Mortgages and in Banks.	In Halls and other Freehold Property.	Not at Interest.	In use by other Fund.		
			£	£	£	£	£		
A.O.F., Court Freedom	Sick and Funeral ...	1883–1887	1,549	1,505	...	35	9	97·2	6·83
		1888	1,258	1,195	...	63	...	95·0	8·08
		1889	1,038	985	...	53	...	94·9	5·75
		1890	908	852	...	56	...	93·8	6·47
		1891	878	869	...	9	...	99·0	5·94
	Medical and Management	1883–1887	−8	...	...	−8	...	...	...
		1888	2	...	...	2	...	...	...
		1889	13	...	...	13	...	...	...
		1890	14	...	...	14	...	...	...
		1891	5	...	...	5	...	...	...
A.O.F., Court Ararat	Sick and Funeral ...	1883–1887	912	866	...	46	...	95·0	5·89
		1888	1,101	1,046	...	55	...	95·0	5·92
		1889	1,139	1,101	...	38	...	96·7	6·43
		1890	1,197	1,163	...	34	...	97·2	6·59
		1891	1,268	1,213	...	55	...	95·7	5·92
	Medical and Management	1883–1887	7	...	...	7	...	...	...
		1888	5	...	...	5	...	...	...
		1889	7	...	...	7	...	...	...
		1890	11	...	...	11	...	...	...
		1891	11	...	...	11	...	...	...
A.O.F., Court Amherst	Sick and Funeral ...	1883–1887	513	217	284	12	...	97·7	1·65
		1888	502	150	352	...	...	100·0	1·81
		1889	522	164	352	6	...	98·8	1·37
		1890	526	155	352	19	...	96·4	1·53
		1891	507	155	352	...	...	100·0	1·36
	Medical and Management	1883–1887	10	...	...	10	...	...	...
		1888	7	4	...	3	...	57·1	...
		1889	4	...	...	4	...	...	...
		1890	3	...	...	3	...	...	...
		1891	7	...	...	7	...	...	...
I.O.R.	Sick and Funeral ...	1883–1887	74,191	67,308	3,579	3,105	199	95·5	5·26
		1888	94,101	85,826	5,186	2,956	133	96·7	5·17
		1889	101,810	93,227	5,725	2,710	148	97·2	5·17
		1890	104,232	95,949	5,962	2,198	123	97·8	5·49
		1891	110,427	102,628	5,336	2,349	114	97·8	5·49
	Medical and Management	1883–1887	1,456	930	43	467	16	66·8	5·48
		1888	1,809	947	213	649	...	64·1	4·50
		1889	2,354	1,004	115	1,235	...	47·5	3·41
		1890	2,697	1,534	239	924	...	65·7	4·51
		1891	3,100	1,468	603	1,029	...	66·8	3·97

O.S.T.	Sick and Funeral ...	1883–1887	17,485	13,379	2,283	1,650	173	89·6	4·25
		1888	22,225	18,520	2,075	1,492	138	92·7	4·63
		1889	23,753	19,335	2,408	1,837	173	91·5	4·57
		1890	25,469	21,323	2,393	1,480	273	93·1	5·03
		1891	27,080	22,922	1,516	2,188	454	90·2	4·50
	Medical and Management	1883–1887	930	395	212	323	...	65·3	2·17
		1888	845	276	230	339	...	59·9	5·38
		1889	860	368	224	268	...	68·8	0·82
		1890	796	417	230	149	...	81·3	0·97
		1891	506	198	227	81	...	84·0	2·92
H.A.C.B.S.	Sick and Funeral ...	1883–1887	16,759	14,848	...	1,687	224	88·6	5·32
		1888	20,935	18,615	...	2,157	163	88·9	5·99
		1889	22,226	19,877	395	1,761	193	91·2	5·75
		1890	23,549	21,482	...	1,852	215	91·2	6·03
		1891	23,746	21,235	...	2,251	260	89·4	5·42
	Medical and Management	1883–1887	1,818	1,179	...	639	...	64·9	2·47
		1888	2,439	1,674	...	765	...	68·6	2·50
		1889	1,893	1,364	...	529	...	72·1	1·89
		1890	1,786	1,410	...	376	...	78·9	1·96
		1891	1,872	1,484	...	388	...	79·3	1·81
O.St.A.	Sick and Funeral ...	1883–1887	4,128	3,187	87	731	123	79·3	4·17
		1888	4,610	3,723	...	834	53	80·8	3·85
		1889	4,703	3,731	140	767	65	82·3	4·12
		1890	4,778	4,031	180	463	104	88·1	4·98
		1891	4,801	3,987	180	487	147	86·8	5·22
	Medical and Management	1883–1887	552	507	10	35	...	93·7	5·87
		1888	475	369	...	106	...	77·7	6·71
		1889	488	323	50	115	...	76·3	3·94
		1890	393	390	...	3	...	99·2	8·85
		1891	333	420	...	−87	...	100·0	11·57
O.St.A., S.C.	Sick and Funeral ...	1883–1887	3,283	3,029	...	231	23	92·3	4·67
		1888	3,651	3,416	...	235	...	93·6	4·78
		1889	3,776	3,574	...	202	...	94·7	4·15
		1890	3,860	3,696	...	164	...	95·8	5·11
		1891	3,753	3,637	...	116	...	96·9	4·94
	Medical and Management	1883–1887	501	261	15	225	...	55·1	3·26
		1888	651	442	...	209	...	67·9	2·10
		1889	702	466	...	236	...	66·4	2·07
		1890	712	502	...	210	...	70·5	2·40
		1891	703	543	...	160	...	77·2	2·54
G.U.O.F.G.	Sick and Funeral ...	1883–1887	4,858	4,029	152	631	46	86·1	4·27
		1888	6,851	5,459	200	1,150	42	82·6	4·68
		1889	7,876	6,818	200	798	60	89·1	4·72
		1890	8,777	7,744	200	771	62	90·5	4·79
		1891	9,673	8,578	300	752	43	91·8	4·40
	Medical and Management	1883–1887	227	107	...	120	...	47·1	1·99
		1888	321	122	...	199	...	38·0	3·35
		1889	415	183	20	212	...	48·9	4·62
		1890	473	159	20	294	...	37·8	2·70
		1891	597	281	20	296	...	50·4	1·87

The minus sign (−) signifies a debit balance.

TABLE VII.—INVESTMENTS.—Funds Invested at the end of 1891, 1890, 1889, and 1888, the Average of the Amounts Invested at the end of each Year of the Quinquennium 1883–87, and the rate of Interest realized per cent. per Annum, in the Sick and Funeral and Medical and Management Funds, in each Society—*continued.*

Society.	Fund.	Period.	Funds.						Interest realized per cent.
			At end of each Year.	Invested.		Univested.		Proportion invested per cent.	
				On Mortgages and in Banks.	In Halls and other Freehold Property.	Not at Interest.	In use by other Fund.		
			£	£	£	£	£		
St.P.S., Melbourne District	Sick and Funeral ...	1883–1887	8,952	7,869	667	405	11	95·4	5·33
		1888	10,921	10,459	...	317	145	95·8	5·65
		1889	11,840	11,264	...	246	330	95·1	6·07
		1890	12,583	11,743	...	406	434	93·3	6·40
		1891	13,393	12,712	...	214	467	94·9	5·97
	Medical and Management	1883–1887	6,166	737	5,368	61	...	99·0	4·85
		1888	10,062	201	10,000	−139	...	100·0	1·45
		1889	9,842	169	10,000	−327	...	100·0	0·74
		1890	9,803	214	10,000	−411	...	100·0	0·13
		1891	9,623	61	10,000	−438	...	100·0	0·47
St.P.S., Geelong and Western District ...	Sick and Funeral ...	1883–1887	1,838	1,838	...	...	...	100·0	5·44
		1888	2,112	2,112	...	...	...	100·0	5·85
		1889	2,267	2,167	...	100	...	96·0	4·98
		1890	2,218	2,152	...	64	2	97·0	4·91
		1891	2,154	1,631	500	11	12	98·9	4·53
	Medical and Management	1883–1887	65	64	...	1	...	98·5	...
		1888	59	59	...	...	...	100·0	...
		1889	64	64	...	...	...	100·0	...
		1890	−2	...	...	−2	...	...	...
		1891	−11	...	...	−11	...	...	...
P.A.F.S.	Sick and Funeral ...	1883–1887	5,662	4,508	60	800	294	80·7	4·55
		1888	8,524	6,841	200	1,182	301	82·6	5·13
		1889	9,549	7,649	250	1,220	430	82·7	5·17
		1890	10,701	9,026	200	1,051	424	86·2	4·98
		1891	11,786	9,697	200	1,360	529	84·0	4·91
	Medical and Management	1883–1887	116	204	...	−93	5	100·0	5·54
		1888	142	204	...	−62	...	100·0	...
		1889	35	159	...	−124	...	100·0	...
		1890	−72	90	...	−162	...	...	...
		1891	−221	136	...	−357	...	...	...
A.N.A.	Sick and Funeral ...	1883–1887	6,135	4,620	...	1,341	174	75·3	2·52
		1888	17,330	13,023	...	3,885	422	75·1	3·76
		1889	22,571	18,237	...	3,770	564	80·8	3·57
		1890	29,142	23,912	...	4,580	650	82·1	4·75
		1891	36,481	30,972	78	4,734	697	85·1	4·02
	Medical and Management	1883–1887	1,024	802	...	222	...	78·3	4·44
		1888	1,655	1,477	...	178	...	89·0	4·97
		1889	2,149	1,823	...	326	...	84·8	3·63
		1890	2,378	2,059	...	319	...	86·6	4·95
		1891	2,514	2,162	...	352	...	86·0	5·27

A.O.S.	Sick and Funeral ..	1883–1887	663	616	...	47	...	92·9	5·83
		1888	783	690	...	93	...	88·1	6·62
		1889	824	822	...	2	...	99·8	4·10
		1890	805	799	...	6	...	99·3	5·52
		1891	818	730	...	88	...	89·2	5·42
	Medical and Management	1883–1887	46	3	...	43	...	6·5	...
		1888	15	5	...	10	...	33·3	...
		1889	14	9	...	5	...	64·3	...
		1890	11	11	...	...	...	100·0	...
		1891	15	...	...	15	...	...	...
G.S.R.S....	Sick and Funeral ...	1883–1887	641	536	...	105	...	83·6	4·84
		1888	1,209	982	...	227	...	81·2	5·91
		1889	1,612	1,528	...	84	...	94·8	6·38
		1890	1,628	1,483	...	145	...	91·1	5·80
		1891	1,778	1,649	...	129	...	92·7	5·93
	Medical and Management	1883–1887	665	458	139	68	...	89·8	6·55
		1888	553	506	...	47	...	91·5	6·26
		1889	538	509	...	29	...	94·6	6·04
		1890	544	495	...	49	...	91·0	5·73
		1891	526	488	...	38	...	92·8	5·98
St.M.T.A.B.S.	Sick and Funeral ...	1883–1887	199	176	...	23	...	88·4	2·71
		1888	183	180	...	3	...	98·4	3·08
		1889	160	159	...	1	...	99·4	2·33
		1890	193	193	...	...	...	100·0	2·83
		1891	166	166	...	...	...	100·0	...
	Medical and Management	1883–1887	32	...	4	28	...	...	17·65
		1888	24	20	...	4	...	83·3	12·00
		1889	29	15	...	14	...	50·0	22·22
		1890	30	20	...	10	...	66·7	10·17
		1891	23	14	...	9	...	60·9	3·77
U.L.F.S.	Sick and Funeral ...	1883–1887	181	176	...	5	...	97·2	3·89
		1888	214	202	...	11	1	94·4	3·50
		1889	236	225	...	10	1	95·3	3·56
		1890	225	222	...	3	...	98·7	3·90
		1891	247	191	50	6	...	97·2	3·81
	Medical and Management	1883–1887	2	...	...	2	...	...	...
		1888	− 1	...	...	− 1	...	...	...
		1889	...	...	...	...	...	...	...
		1890	2	...	...	2	...	...	...
		1891	3	...	...	3	...	...	...
I.N.F.	Sick and Funeral ...	1887	68	...	...	68	...	...	...
		1888	230	53	...	168	9	23·0	0·67
		1889	464	83	...	362	19	17·9	0·29
		1890	829	260	...	510	59	31·3	0·15
		1891	1,198	460	...	632	106	38·4	1·48
	Medical and Management	1887	1	...	...	1	...	...	...
		1888	43	15	...	28	...	34·9	...
		1889	5	15	...	− 10	...	...	...
		1890	− 18	...	...	− 18	...	...	...
		1891	− 45	...	...	− 45	...	...	...

The minus sign (−) signifies a debit balance.

TABLE VII.—INVESTMENTS.—Funds Invested at the end of 1891, 1890, 1889, and 1888, the Average of the Amounts Invested at the end of each Year of the Quinquennium 1883–87, and the Rate of Interest realized per cent. per Annum, in the Sick and Funeral and Medical and Management Funds, in each Society—*continued.*

Society.	Fund.	Period.	Funds.						Interest realized per cent.
			At end of each Year.	Invested.		Uninvested.		Proportion invested per cent.	
				On Mortgages and in Banks.	In Halls and other Freehold Property.	Not at Interest.	In use by other Fund.		
			£	£	£	£	£		
M.T.B.S.	Sick and Funeral ...	1889	1,931	1,475	...	139	317	76·4	...
		1890	2,878	1,975	...	327	576	68·6	6·24
		1891	3,552	2,672	...	408	472	75·2	3·05
	Medical and Management	1889	−317	...	...	−317	...	...	...
		1890	−576	...	...	−576	...	...	...
		1891	−472	...	...	−472	...	...	...
Total of all the Societies	Sick and Funeral ...	1883–1887	582,297	496,914	43,922	39,190	2,271	92·9	5·25
		1888	727,918	621,295	53,925	50,025	2,673	92·8	5·24
		1889	788,128	681,476	56,641	46,466	3,545	93·7	5·19
		1890	839,494	730,714	57,061	47,411	4,308	93·8	5·49
		1891	890,294	786,822	56,827	41,489	5,156	94·8	5·30
	Medical and Management	1883–1887	35,608	16,917	7,697	10,936	58	69·1	3·33
		1888	40,329	16,735	12,927	10,667	...	73·5	2·93
		1889	40,485	17,111	12,886	10,488	...	74·1	2·77
		1890	40,575	17,895	12,752	9,928	...	75·5	2·96
		1891	40,030	17,743	13,538	8,749	...	78·1	2·38

The minus sign (−) signifies a debit balance.

TABLE VIII. — EXPERIENCE.—Rates of Sickness, Mortality, Departures, and Exclusions in 1891, 1890, 1889, 1888, and the Quinquennium 1883–87 (Annual Average), in each Society.

Society.	Period.	Sickness.										Mortality.					Departures* by Arrears, Resignation, Expulsion, and Clearance.		† Exclusions by Arrears, Resignation, and Expulsion.	
		Members Sick.		Duration.			Sick Pay.					Members.		Wives.						
		Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.			Per 1,000 Members.	Per 1,000 Effective Members.	Number of Deaths.	Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.
					wks. dys	wks. dys.	£ s. d.	£ s. d.	£ s. d.											
M.U.I.O.O.F.	1883–1887	13,913	188·3	120,436	8 4	1 4	6 16 0	1 5 7	0 15 8			10·73	12·10	509	6·11	6·89	65·23	73·53	50·12	56·49
	1888	3,048	181·5	28,264	9 2	1 4	7 0 1	1 5 5	0 15 1			10·35	11·73	118	6·20	7·03	76·23	86·39	61·57	69·78
	1889	3,166	181·7	29,990	9 3	1 4	7 4 8	1 6 3	0 15 3			11·70	13·31	109	5·50	6·25	85·17	96·91	68·02	77·40
	1890	3,860	215·4	34,455	9 0	2 0	6 17 6	1 9 7	0 15 5			10·47	12·00	111	5·41	6·19	90·55	103·75	71·07	81·43
	1891	4,712	253·4	38,446	8 1	2 0	6 5 10	1 11 11	0 15 5			11·71	13·39	131	6·16	7·04	84·78	96·95	66·21	75·71
G.U.O.O.F.	1883–1887	3,299	214·2	23,563	7 1	1 3	5 11 9	1 3 11	0 15 8			10·43	12·40	65	3·55	4.22	114·74	136·45	99·02	117·75
	1888	664	199·4	5,517	8 2	1 4	6 5 0	1 4 11	0 15 1			10·89	13·51	15	3·63	4·50	85·45	106·01	75·53	93·69
	1889	672	194·3	5,800	8 4	1 4	6 8 9	1 5 0	0 14 11			13·77	17·35	13	2·98	3·76	93·87	118·24	81·46	102·63
	1890	828	231·8	7,210	8 4	2 0	6 10 11	1 10 4	0 15 1			12·16	15·40	25	5·53	7·00	112·73	142·78	93·06	117·86
	1891	918	251·3	7,585	8 2	2 0	6 0 8	1 10 4	0 14 7			11·96	14·78	16	3·54	4·38	119·60	147·82	108·53	134·14
I.O.O.F.	1883–1887	4,188	192·5	24,900	6 0	1 1	5 5 10	1 0 5	0 17 10			9·09	11·58	152	5·49	6·98	123·78	157·63	103·36	131·62
	1888	985	183·1	6,045	6 1	1 1	5 6 5	0 19 6	0 17 4			11·13	14·13	37	5·42	6·88	109·99	139·62	91·24	115·82
	1889	1,110	188·7	7,115	6 2	1 1	5 11 4	1 1 0	0 17 4			9·97	12·92	38	4·98	6·46	136·92	177·46	110·82	143·63
	1890	1,352	215·5	7,915	5 5	1 2	5 0 6	1 1 8	0 17 2			9·14	11·64	40	5·01	6·38	158·93	202·45	136·65	174·08
	1891	1,584	247·8	9,338	5 5	1 3	4 17 6	1 4 2	0 16 7			8·82	10·95	51	6·43	7·98	154·09	191·30	132·17	164·09
U.A.O.D.	1883–1887	4,534	191·9	30,032	6 4	1 2	5 5 1	1 0 2	0 15 11			10·85	14·05	186	6·08	7·87	169·91	220·06	152·39	197·38
	1888	1,065	164·5	6,963	6 3	1 0	4 19 10	0 16 5	0 15 3			9·65	11·89	48	6·02	7·41	124·23	153·05	106·93	131·74
	1889	1,137	162·0	7,858	6 5	1 1	5 8 8	0 17 7	0 15 9			7·37	9·83	63	7·19	8·97	133·37	166·60	115·00	143·65
	1890	1,392	186·1	9,498	6 5	1 2	5 4 9	0 19 6	0 15 4			9·03	11·36	49	5·21	6·55	141·26	177·65	113·52	142·76
	1891	1,648	211·8	10,584	6 3	1 2	4 19 5	1 1 1	0 15 6			10·89	13·75	57	5·80	7·32	144·05	181·96	114·04	144·05
A.O.F., Ballarat District	1883–1887	569	276·2	5,195	9 1	2 3	6 5 5	1 14 8	0 13 9			17·13	17·96	12	5·56	5·82	60·19	63·11	52·78	55·34
	1888	93	237·3	855	9 1	2 1	6 0 3	1 8 7	0 13 1			22·01	22·96	4	9·78	10·20	53·79	56·12	41·56	43·37
	1889	87	233·3	913	10 3	2 3	6 17 3	1 12 0	0 13 1			27·71	29·49	3	7·55	8·04	80·60	85·79	78·09	83·11
	1890	99	280·5	929	9 2	2 4	6 4 1	1 14 10	0 13 3			21·11	22·66	4	10·55	11·33	71·24	76·49	71·24	76·49
	1891	96	280·7	994	10 2	2 5	5 12 9	1 11 8	0 10 11			24·79	26·32	2	5·51	5·85	66·12	70·18	63·36	67·25
A.O.F., Bendigo District	1883–1887	1,493	240·0	14,524	9 4	2 2	6 13 5	1 12 0	0 13 9			23·14	23·96	50	7·76	8·04	56·52	58·52	47·83	49·52
	1888	269	237·6	2,529	9 2	2 1	6 4 10	1 9 8	0 13 3			20·57	21·20	9	7·71	7·95	40·27	41·52	36·85	37·99
	1889	272	251·9	2,727	10 0	2 3	6 18 5	1 14 0	0 13 10			24·71	25·93	19	16·77	17·59	45·01	47·22	37·95	39·82
	1890	276	266·9	3,008	10 5	2 5	7 0 1	1 17 5	0 12 11			26·65	28·05	9	8·27	8·70	59·74	62·86	50·55	53·19
	1891	265	267·4	3,079	11 4	3 1	6 16 7	1 16 6	0 11 9			31·76	33·30	11	10·59	11·10	46·20	48·44	44·27	46·42

* "Departures" signify members who have left for all causes except Death.

† "Exclusions" signify members who have left for all causes except Clearance and Death.

TABLE VIII.—EXPERIENCE.—Rates of Sickness, Mortality, Departures, and Exclusions in 1891, 1890, 1889, 1888, and the Quinquennium 1883-87 (Annual Average), in each Society—*continued.*

Society.	Period.	Sickness.										Mortality.					Departures* by Arrears, Resignation Expulsion, and Clearance.		Exclusions † by Arrears, Resignation, and Expulsion.	
		Members Sick.		Duration.			Sick Pay.					Members.		Wives.						
		Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.			Per 1,000 Members.	Per 1,000 Effective Members.	Number of Deaths.	Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.
					wks. dys.	wks. dys.	£ s. d.	£ s. d.	£ s. d.											
A.O.F., Geelong and Western District ...	1883–1887	285	191·3	2,412	8 3	1 4	5 9 7	1 1 0	0 13 0			13·75	14·77	9	5·63	6·05	56·88	61·07	47·50	51·01
	1888	71	222·6	695	9 5	2 1	6 12 1	1 9 5	0 13 6			17·09	18·81	1	2·85	3·13	39·89	43·89	39·89	43·89
	1889	68	199·4	591	8 4	1 4	5 4 1	1 0 9	0 12 0			8·11	8·80	4	10·81	11·73	40·54	43·99	40·55	43·99
	1890	76	209·4	627	8 2	1 4	4 12 1	0 19 3	0 11 2			12·92	13·77	...	...	...	67·18	71·63	64·60	68·87
	1891	101	267·9	825	8 1	2 1	5 6 2	1 8 5	0 13 0			5·10	5·31	2	5·10	5·31	63·78	66·31	61·22	63·66
A.O.F., Grenville District	1883–1887	170	317·8	1,213	7 1	2 2	5 17 5	1 17 4	0 16 6			13·33	14·95	5	8·33	9·35	46·67	52·34	45·00	50·47
	1888	27	272·7	235	8 4	2 2	5 14 9	1 11 4	0 13 2			18·87	20·20	...	...	...	18·87	20·20	18·87	20·20
	1889	22	226·8	222	10 1	2 2	5 6 4	1 4 1	0 10 7			38·46	41·24	1	9·62	10·31	...	...	...	...
	1890	27	281·2	219	8 1	2 2	5 14 1	1 12 1	0 14 1			19·80	20·83	...	...	...	49·50	52·08	49·50	52·08
	1891	26	270·8	198	7 4	2 0	5 1 6	1 7 6	0 13 4			...	...	...	...	...	...	...	...	...
A.O.F., Melbourne District	1883–1887	7,396	202·5	57,559	7 5	1 3	5 14 0	1 3 1	0 14 8			13·06	14·24	314	7·89	8·60	66·09	72·04	58·18	63·42
	1888	1,543	180·6	13,045	8 3	1 3	6 0 7	1 1 9	0 14 3			14·20	15·80	66	6·94	7·72	68·06	75·71	59·96	66·70
	1889	1,612	180·8	13,813	8 3	1 3	6 0 3	1 1 9	0 14 1			12·02	13·35	77	7·78	8·64	65·04	72·25	56·16	62·37
	1890	1,885	204·1	15,770	8 2	1 4	6 0 3	1 4 6	0 14 5			15·90	17·54	84	8·25	9·10	65·48	72·23	54·78	60·43
	1891	2,100	226·0	16,249	7 5	1 5	5 10 5	1 5 0	0 14 3			16·19	17·75	70	6·87	7·53	73·29	80·37	63·28	69·40
A.O.F., Ovens and Murray District ...	1883–1887	220	193·8	923	4 1	0 5	3 17 5	0 15 0	0 18 5			9·27	10·57	7	5·41	6·17	86·49	98·69	78·76	89·87
	1888	33	148·0	113	3 3	0 3	3 4 10	0 9 7	0 18 11			...	...	...	...	...	84·00	94·17	76·00	85·20
	1889	42	185·8	294	7 0	1 2	6 5 3	1 3 3	0 17 11			7·55	8·85	4	15·09	17·70	67·92	79·65	56·60	66·37
	1890	70	290·5	365	5 1	1 3	4 9 5	1 6 0	0 17 2			10·71	12·45	1	3·57	4·15	78·57	91·29	71·43	82·99
	1891	77	308·0	465	6 0	1 5	4 15 4	1 9 5	0 15 10			3·59	4·00	2	7·17	8·00	86·02	96·00	71·68	80·00
A.O.F., Portland District	1883–1887	445	200·0	3,833	8 4	1 4	6 3 0	1 4 7	0 14 4			9·70	10·34	15	6·33	6·74	44·30	47·19	40·51	43·15
	1888	90	201·8	878	9 5	2 0	6 7 7	1 5 9	0 13 1			16·99	17·94	4	8·49	8·97	25·48	26·91	23·35	24·65
	1889	90	200·5	1,083	12 0	2 2	8 2 11	1 12 8	0 13 7			14·92	15·59	4	8·53	8·91	23·45	24·50	19·19	20·05
	1890	105	233·1	1,207	11 3	2 4	7 5 6	1 14 0	0 12 8			16·95	17·78	5	10·59	11·11	46·61	48·89	42·37	44·44
	1891	141	304·5	1,257	9 0	2 5	5 17 0	1 15 7	0 13 2			22·36	23·76	7	14·23	15·12	10·16	10·80	10·16	10·80
A.O.F., Warrnambool District ...	1883–1887	83	169·4	415	5 0	0 5	3 19 6	0 13 6	0 15 11			5·88	6·12	...	...	...	60·78	63·27	52·94	55·10
	1888	15	147·1	115	7 4	1 1	7 8 0	1 1 9	0 19 4			...	...	...	...	...	47·16	49·02	47·16	49·02
	1889	19	182·7	80	4 1	0 5	4 0 0	0 14 8	0 19 0			9·26	9·62	1	9·26	9·62	46·30	48·08	46·30	48·08
	1890	27	245·5	202	7 3	1 5	6 12 7	1 12 6	0 17 9			...	...	1	8·62	9·09	25·86	27·27	8·62	9·09
	1891	28	247·8	281	10 0	2 3	6 17 2	1 14 0	0 13 8			16·95	17·70	2	16·95	17·70	84·75	88·50	50·85	53·10
A.O.F., Court Unity	1883–1887	317	321·8	4,220	13 2	4 2	8 1 5	2 11 11	0 12 2			24·39	25·38	4	3·90	4·06	16·59	17·26	14·63	15·23
	1888	54	301·7	942	17 3	5 2	9 3 4	2 15 4	0 10 6			36·84	39·11	5	26·32	27·93	26·32	27·93	26·32	27·93
	1889	47	271·7	720	15 2	4 1	8 12 9	2 7 0	0 11 4			32·61	34·68	...	...	...	27·17	28·90	21·74	23·12
	1890	53	319·3	665	12 3	4 0	7 5 4	2 6 5	0 11 7			28·09	30·12	...	...	...	33·71	36·14	33·71	36·14
	1891	65	398·8	1,072	16 3	6 3	10 15 8	4 6 0	0 13 1			29·07	30·67	3	17·44	18·40	29·07	30·67	29·07	30·67

A.O.F., Court Freedom	1883–1887	190	413·1	2,249	11	5	5	0	8 16 6	3 12 11	0 14 11	41·30	41·30	2	4·35	4·35	21·74	21·74	17·39	17·39
	1888	31	397·4	390	12	3	5	0	8 14 10	3 9 6	0 13 11	50·63	51·28	...	...	...	25·32	25·64	12·66	12·82
	1889	36	486·5	507	14	1	6	5	10 17 3	5 5 8	0 15 5	53·33	54·04	1	13·33	13·51	...	...	...	...
	1890	30	441·2	558	18	3	8	1	10 18 0	4 16 2	0 11 9	43·48	44·12	...	...	...	86·96	88·24	57·97	58·82
	1891	19	316·7	364	19	1	6	0	8 15 10	2 15 8	0 9 2	80·65	83·33	...	...	...	...	...	...	...
A.O.F., Court Ararat	1883–1887	52	208·0	452	8	4	1	5	6 8 10	1 6 10	0 14 10	11·54	12·00	...	...	...	46·15	48·00	38·46	40·00
	1888	10	222·2	55	5	3	1	1	4 6 0	0 19 1	0 15 8	19·61	22·22	...	...	...	78·43	88·89	58·82	66·66
	1889	11	255·8	112	10	1	2	4	8 5 5	2 2 4	0 16 3	20·83	23·26	...	...	...	62·50	69·77	41·67	46·51
	1890	9	204·5	142	15	5	3	1	8 4 6	1 13 8	0 10 5	...	...	2	42·55	45·45	21·28	22·73	21·28	22·73
	1891	14	333·3	96	6	5	2	2	3 18 7	1 6 2	0 11 5	21·74	23·81	...	...	...	...	47·62	43·48	47·62
A.O.F., Court Amherst	1883–1887	34	200·0	196	5	4	1	1	5 10 6	1 2 1	0 19 2	17·14	17·65	1	5·71	5·88	51·43	52·94	51·43	52·94
	1888	4	148·1	14	3	3	0	3	3 10 0	0 10 4	1 0 0	35·71	37·04	...	...	...	142·86	148·15	107·14	111·11
	1889	3	115·4	14	4	4	0	3	4 13 4	0 10 9	1 0 0	...	...	1	37·04	38·46	...	...	...	...
	1890	3	115·4	8	2	4	0	2	2 13 4	0 6 2	1 0 0	37·04	38·46	1	37·04	38·46	37·04	38·46	37·04	38·46
	1891	8	307·7	71	8	5	2	5	7 10 0	2 6 2	0 16 11	...	...	...	...	...	...	...	...	...
I.O.R.	1883–1887	5,342	190·3	39,135	7	2	1	2	5 19 5	1 2 9	0 16 4	7·80	9·41	18	0·53	0·64	115·51	139·28	94·21	113·59
	1888	1,182	181·6	9,133	7	4	1	2	6 1 10	1 2 1	0 15 9	7·43	9·37	8	0·97	1·23	126·78	159·91	102·06	128·72
	1889	1,353	189·2	10,222	7	3	1	3	6 2 11	1 3 3	0 16 3	7·98	9·93	4	0·45	0·36	128·21	159·44	101·10	125·73
	1890	1,602	208·4	12,094	7	3	1	3	6 4 2	1 5 11	0 16 6	6·39	7·81	7	0·75	0·91	134·87	164·82	105·92	129·44
	1891	1,993	248·1	13,771	6	5	1	5	5 14 0	1 8 3	0 16 6	8·50	10·33	6	0·61	0·75	141·92	172·44	108·52	131·85
O.S.T.	1883–1887	1,542	183·6	11,489	7	3	1	2	4 17 3	0 17 10	0 13 1	4·71	6·43	25	2·18	2·98	149·37	204·05	132·72	181·31
	1888	328	174·3	2,358	7	1	1	2	4 6 11	0 15 2	0 12 1	8·34	11·69	10	3·79	5·31	162·62	227·95	143·67	201·38
	1889	381	195·1	2,908	7	4	1	3	4 14 1	0 18 4	0 12 4	7·85	11·27	2	0·71	1·02	167·74	240·66	154·18	229·20
	1890	394	191·2	3,271	8	2	1	4	5 4 11	1 0 0	0 12 8	7·63	10·67	2	0·69	0·97	180·02	251·82	163·37	228·53
	1891	486	222·53	3,459	7	1	1	4	4 8 8	0 19 9	0 12 5	6·43	8·70	4	1·35	1·83	168·98	228·48	147·65	199·63
H.A.C.B.S.	1883–1887	2,859	204·5	19,470	6	5	1	2	5 11 0	1 2 8	0 16 4	11·63	13·66	130	7·92	9·30	86·92	102·07	76·25	89·56
	1888	642	191·7	4,377	6	4	1	2	5 9 4	1 1 0	0 16 0	10·72	12·54	19	4·85	5·67	85·01	99·46	66·64	77·93
	1889	698	195·0	4,924	7	0	1	2	5 17 2	1 2 10	0 16 7	14·17	16·49	33	7·92	9·22	109·24	127·13	93·88	109·25
	1890	803	219·8	5,690	7	1	1	3	5 12 9	1 4 9	0 15 11	12·66	15·05	32	7·37	8·76	99·68	118·50	87·71	104·27
	1891	963	262·3	6,645	6	5	1	5	5 11 0	1 9 1	0 16 1	13·18	15·80	22	5·00	5·99	120·65	144·65	108·61	130·21
O.St.A.	1883–1887	824	195·7	6,123	7	2	1	3	5 15 11	1 2 8	0 15 7	21·44	23·99	53	11·25	12·59	115·07	128·74	103·18	115·44
	1888	144	173·1	1,131	7	5	1	2	6 0 7	1 0 10	0 15 4	12·50	14·42	7	7·29	8·41	128·13	147·84	121·87	140·63
	1889	139	163·9	1,174	8	3	1	2	6 8 10	1 1 1	0 15 3	19·57	22·41	15	15·45	17·69	133·88	153·30	99·90	114·39
	1890	173	205·0	1,301	7	3	1	3	5 16 7	1 3 10	0 15 6	24·87	28·44	8	8·29	9·48	97·41	111·37	88·08	100·71
	1891	181	225·7	1,382	7	4	1	5	5 9 1	1 4 7	0 14 4	24·23	27·43	7	7·71	8·73	142·07	160·85	138·77	157·11
O.St.A., S.C.	1883–1887	277	176·4	2,354	8	3	1	3	6 16 0	1 4 0	0 16 0	16·17	17·20	13	7·79	8·28	75·45	80·25	69·46	75·12
	1888	49	160·7	561	11	3	1	5	6 11 0	1 1 0	0 11 5	18·63	19·67	5	15·53	16·38	31·06	32·79	31·06	32·79
	1889	55	180·9	595	10	5	2	0	6 18 9	1 5 1	0 12 10	15·73	16·45	2	6·29	6·58	59·75	62·50	56·00	59·21
	1890	56	188·6	665	11	5	2	1	6 18 7	1 6 2	0 11 8	22·22	23·57	3	9·52	10·10	44·44	47·14	41·27	43·77
	1891	77	262·8	801	10	3	2	5	7 6 0	1 18 4	0 14 0	25·72	27·30	4	12·86	13·65	45·02	47·78	41·80	44·37
G.U.O.F.G.	1883–1887	594	187·4	3,600	6	4	1	1	5 8 9	1 0 5	0 18 0	11·19	15·14	27	6·29	8·52	181·59	245·74	159·21	215·46
	1888	129	174·1	697	5	2	1	0	4 14 2	0 16 5	0 17 5	9·46	13·60	3	2·54	4·05	149·48	213·23	123·92	176·79
	1889	153	186·1	826	5	2	1	0	5 3 5	0 19 3	0 19 2	11·18	18·25	8	5·96	9·73	164·68	268·86	140·83	229·93
	1890	220	221·3	1,331	6	0	1	2	5 11 5	1 4 8	0 18 5	11·47	19·11	10	6·04	10·06	213·16	355·13	195·65	325·96
	1891	283	241·9	1,477	5	1	1	2	4 16 1	1 3 3	0 18 5	6·81	10·26	15	8·51	12·82	249·57	376·07	213·84	322·22
St.P.S., Melbourne District	1883–1887	528	222·3	3,796	7	1	1	4	6 10 1	1 8 11	0 18 1	20·07	23·16	30	10·95	12·63	96·35	111·16	91·61	105·91
	1888	118	219·3	1,066	9	0	2	0	6 7 10	1 8 0	0 14 2	11·16	13·01	1	1·59	1·86	79·74	92·94	79·74	92·94
	1889	119	219·5	1,143	9	4	2	1	6 10 9	1 8 8	0 13 8	11·99	14·76	4	6·00	7·38	83·96	103·32	83·96	103·32
	1890	115	200·0	1,436	12	3	2	3	8 10 1	1 14 0	0 13 8	19·34	24·35	5	6·91	8·70	82·87	104·35	81·49	102·61
	1891	168	265·4	1,333	8	0	2	1	5 4 5	1 7 9	0 13 2	11·63	14·22	7	9·04	11·06	130·49	159·56	124·03	151·66

* "Departures" signify members who have left for all causes except Death. † "Exclusions" signify members who have left for all causes except Clearance and Death.

TABLE VIII.—EXPERIENCE.—Rates of Sickness, Mortality, Departures, and Exclusions in 1891, 1890, 1889, 1888, and the Quinquenium 1883–87 (Annual Average), in each Society—*continued.*

Society.	Period.	Sickness.										Mortality.					Departures* by Arrears, Resignation, Expulsion, and Clearance.		Exclusions † by Arrears, Resignation, and Expulsion.	
		Members Sick.		Duration.			Sick Pay.					Members.		Wives.						
		Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.			Per 1,000 Members.	Per 1,000 Effective Members.	Number of Deaths.	Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.
					wks. dys.	wks. dys.	£ s. d.	£ s. d.	£ s. d.											
St.P.S., Geelong and Western District ...	1883–1887	124	155·0	1,491	12 0	1 5	8 5 0	1 5 7	0 13 9			14·85	16·25	3	3·43	3·75	25·14	27·50	25·14	27·50
	1888	33	195·2	324	9 5	1 5	5 12 2	1 1 11	0 11 5			5·26	5·91	...	...	...	15·79	17·75	15·79	17·75
	1889	28	163·7	294	10 3	1 4	4 17 2	0 15 11	0 9 3			...	...	2	10·31	11·69	10·31	11·69	10·31	11·69
	1890	32	173·9	400	12 3	2 1	6 18 9	1 4 2	0 11 1			4·88	5·43	2	9·76	10·87	4·88	5·43	4·88	5·43
	1891	34	172·6	469	13 5	2 2	8 1 9	1 7 11	0 11 9			18·69	20·30	...	...	...	...	...	...	...
P.A.F.S.	1883–1887	840	181·6	5,656	6 4	1 1	4 13 9	0 17 0	0 13 11			11·47	14·05	21	3·71	4·54	120·74	147·89	104·50	128·00
	1888	156	134·7	1,272	8 1	1 1	5 5 3	0 14 2	0 12 11			7·62	9·50	11	7·62	9·50	124·05	154·58	108·11	134·71
	1889	188	155·8	1,470	7 5	1 1	4 19 3	0 15 6	0 12 9			9·89	12·43	15	9·89	12·43	146·36	183·92	129·86	163·21
	1890	241	196·4	1,713	7 1	1 2	4 18 8	0 19 4	0 13 11			10·36	13·04	7	4·53	5·70	135·28	170·33	121·68	153·22
	1891	291	232·4	1,904	6 3	1 3	4 12 5	1 1 6	0 14 2			12·11	15·18	8	5·10	6·39	149·14	186·90	131·93	165·34
A.N.A.	1883–1887	747	120·5	3,436	4 4	0 3	4 8 5	0 10 8	0 19 3			3·89	8·06	15	1·17	2·42	165·73	344·03	133·80	277·74
	1888	395	152·8	1,728	4 2	0 3	4 3 5	0 12 9	0 19 0			3·54	6·96	9	1·77	3·48	191·38	376·40	152·21	298·26
	1889	518	149·3	2,599	5 1	0 5	4 16 0	0 14 4	0 18 9			4·77	8·52	13	2·14	3·82	228·15	407·29	185·02	330·30
	1890	724	176·8	3,554	4 5	0 5	4 9 9	0 15 11	0 18 4			4·36	7·33	16	2·32	3·91	216·17	363·70	179·73	302·39
	1891	943	201·4	3,881	4 1	0 5	3 15 10	0 15 3	0 18 5			5·58	9·40	19	2·41	4·06	189·91	319·88	149·97	252·62
A.O.S.	1883–1887	45	214·3	336	7 3	1 4	4 19 1	1 1 3	0 13 3			9·52	9·52	3	14·29	14·29	28·57	28·57	28·57	28·57
	1888	10	244·0	90	9 0	2 1	3 16 0	0 18 7	0 8 5			23·81	24·39	...	...	...	23·81	24·39	23·81	24·39
	1889	10	250·0	58	5 4	1 3	3 2 0	0 16 0	0 11 1			...	...	...	...	...	23·81	25·00	23·81	25·00
	1890	8	200·0	123	15 2	3 0	8 12 6	1 14 6	0 11 3			73·17	75·00	1	24·39	25·00	...	...	...	...
	1891	11	289·5	136	12 3	3 3	5 0 0	1 8 11	0 8 1			51·28	52·63	...	...	...	51·28	52·63	51·28	52·63
G.S.R.S.	1883–1887	88	129·4	586	6 4	0 5	5 13 2	0 14 8	0 17 0			11·11	11·76	10	13·89	14·71	37·24	39·71	37·24	39·71
	1888	18	107·8	70	3 5	0 2	3 1 0	0 6 7	0 15 9			11·63	11·98	2	11·63	11·98	11·98	11·98	11·98	11·98
	1889	22	130·2	157	7 1	1 0	5 10 11	0 14 6	0 15 7			11·56	11·83	...	...	...	63·58	65·09	28·90	29·59
	1890	28	173·9	249	8 5	1 3	7 15 9	1 7 1	0 17 6			29·94	31·06	...	...	...	53·89	55·90	53·89	55·90
	1891	28	180·6	261	9 2	1 5	6 17 10	1 4 11	0 14 10			...	...	...	...	...	56·60	58·06	56·60	58·06
St.M.T.A.B.S.	1883–1887	45	200·0	642	14 2	2 5	6 5 4	1 5 1	0 8 9			4·35	4·44	...	...	...	95·66	100·00	95·66	100·00
	1888	10	238·1	111	11 1	2 4	6 2 0	1 9 0	0 11 0			41·67	47·62	...	...	...	83·33	95·24	83·33	95·24
	1889	11	239·1	184	16 4	4 0	11 7 3	2 14 9	0 13 7			17·86	21·74	...	...	...	53·57	65·22	53·57	65·22
	1890	6	113·2	133	22 1	2 3	8 16 8	1 0 0	0 8 0			16·95	18·87	...	...	...	84·75	94·34	84·75	94·34
	1891	9	155·2	164	18 1	2 5	9 2 3	1 8 3	0 10 0			...	...	1	16·95	17·24	33·90	34·48	33·90	34·48
U.L.F.S.	1883–1887	30	125·0	173	5 4	0 4	3 16 0	0 9 6	0 13 2			12·50	12·50	3	12·50	12·50	129·17	129·17	129·17	129·17
	1888	1	29·4	2	2 0	...	1 0 0	0 0 7	0 10 0			...	...	...	...	...	...	...	...	...
	1889	2	64·5	8	4 0	0 1	3 0 0	0 3 11	0 15 0			...	...	...	...	...	151·52	161·29	151·52	161·29
	1890	4	133·3	41	10 2	1 2	7 0 0	0 18 8	0 13 8			32·26	33·33	1	32·25	33·33	...	...	...	...
	1891	3	103·4	7	2 2	0 1	1 13 4	0 3 5	0 14 4			...	...	...	...	...	32·26	34·48	32·26	34·48

I.N.F.	1887	1	90·9	15	15	0	1	2	8	0	0	0	14	7	0	10	8	30·30	90·91	...	...	...	303·03	909·09	303·03	909·09
	1888	10	149·2	27	2	4	0	2	2	12	0	0	7	9	0	19	3	19·23	44·78	1	6·41	14·93	217·95	507·40	217·95	507·40
	1889	42	214·3	202	4	5	1	0	4	10	0	0	19	4	0	18	9	10·12	20·41	1	2·53	5·10	230·38	464·29	202·53	408·16
	1890	59	186·7	390	6	4	1	1	5	7	2	1	0	0	0	16	3	10·24	18·99	3	5·12	9·49	312·29	579·11	307·17	569·62
	1891	109	247·2	578	5	2	1	2	4	19	1	1	4	5	0	18	8	8·16	13·61	...	...	...	191·84	319·73	183·67	306·12
M.T.B.S.	1889	130	165·4	627	4	5	0	5	4	12	11	0	15	4	0	19	3	14·00	14·00	...	...	...	239·19	239·19	239·19	239·19
	1890	249	288·2	737	3	0	0	5	2	16	8	0	16	4	0	19	2	8·10	8·10	5	5·79	5·79	184·03	184·03	184·03	184·03
	1891	312	361·5	1,260	4	0	1	3	3	17	1	1	7	11	0	19	1	1·14	1·16	7	7·99	8·11	164·38	166·86	164·38	166·86
Total of all the Societies ...	1883–1887	51,074	194·9	390,424	7	4	1	3	5	19	0	1	3	2	0	15	7	10·79	12·89	1,682	5·41	6·42	100·40	119·84	84·91	101·35
	1888	11,227	181·1	89,602	8	0	1	3	6	0	0	1	1	9	0	15	0	10·45	12·74	383	5·07	6·18	101·49	123·75	84·80	103·41
	1889	12,243	183·8	99,230	8	0	1	3	6	3	11	1	2	10	0	15	4	10·81	13·27	437	5·35	6·57	116·18	142·63	96·95	119·02
	1890	14,806	210·0	115,906	7	5	1	4	5	19	9	1	5	2	0	15	4	10·70	13·12	434	5·02	6·16	122·78	150·53	102·61	125·81
	1891	17,693	241·9	128,431	7	2	1	5	5	10	10	1	6	10	0	15	3	11·21	13·69	454	5·09	6·21	123·25	150·42	102·07	124·58

* "Departures" signify members who have left for all causes except Death.

† "Exclusions" signify members who have left for all causes except Clearance and Death.

Aggregate Figures of all the Friendly Societies in Victoria in each of the Fourteen Years 1878-91.

Table IX.—Societies, Branches, and Members in each year 1878-91.

Year.	Societies.	Branches.	Members.						Average Number of Effective Members.
			Admitted by Initiation and Clearance.	Died.	Left by Clearance, Arrears, &c.	At beginning of Period.	At end of Period.	Average Number.	
1878	34	756	5,130	467	4,419	45,430	45,674	45,552	
1879	34	766	5,225	452	5,079	45,674	45,368	45,521	*
1880	32	748	5,839	425	4,397	45,368	46,385	45,876	*
1881	32	759	7,724	571	4,107	46,385	49,431	47,908	*
1882	32	762	8,445	606	4,610	49,431	52,660	51,045	*
1883	32	776	10,397	593	4,962	52,660	57,502	55,081	46,830
1884	31	788	9,285	640	5,930	57,502	60,217	58,859	50,584
1885	31	817	10,346	631	5,802	60,217	64,130	62,173	52,989
1886	29	856	12,445	703	6,392	64,130	69,480	66,805	55,507
1887	31	891	12,437	801	8,600	69,480	72,516	70,998	58,948
1888	32	930	14,601	790	7,671	72,516	78,656	75,586	61,987
1889	32	969	16,485	883	9,493	78,656	84,765	81,710	66,558
1890	32	1,003	14,908	925	10,614	84,765	88,134	86,450	70,510
1891	32	1,048	14,272	1,001	11,002	88,134	90,403	89,269	73,144
1878-91	..	..	147,539	9,488	93,078	45,430	90,403	..	..

* Effective members, that is members entitled to sick or funeral benefits, were not distinguished from the total number of members prior to 1883.

Table X.—Receipts, Expenditure, and Funds, and Amount per Member of the Sick and Funeral and Medical and Management Funds taken together, in each year 1878-91.

Year.	Receipts.				Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Period.	Funds at end of Period.
	Contributions, Entrance Fees, and Levies.	Interest.	Sundries.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Sundries.	Total.			
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1878	131,019	18,015	12,845	161,879	45,141	11,412	47,131	25,374	10,992	140,050	21,829	367,079	388,908
..	2 17 6	0 7 11	0 5 8	3 11 1	0 19 10	0 5 0	1 0 8	0 11 2	0 4 10	3 1 6	0 9 7	8 1 7	8 10 4
1879	130,245	20,981	18,491	169,717	47,257	11,031	47,467	24,842	15,196	145,793	23,924	388,908	412,832
..	2 17 2	0 9 3	0 8 1	3 14 6	1 0 9	0 4 10	1 0 10	0 10 11	0 6 8	3 4 0	0 10 6	8 10 4	9 2 0
1880	132,061	22,612	15,688	170,361	46,157	10,083	47,354	25,014	14,858	143,466	26,895	412,832	439,727
..	2 17 7	0 9 10	0 6 10	3 14 3	1 0 1	0 4 5	1 0 8	0 10 11	0 6 6	3 2 7	0 11 8	9 2 0	9 9 7
1881	139,085	22,577	17,609	179,271	49,219	13,276	49,716	25,891	16,376	154,478	24,793	439,727	464,520
..	2 18 1	0 9 5	0 7 4	3 14 10	1 0 7	0 5 6	1 0 9	0 10 10	0 6 10	3 4 6	0 10 4	9 9 7	9 7 11
1882	149,991	24,490	19,063	193,544	50,489	12,996	53,397	27,544	20,506	164,932	28,612	464,520	493,132
..	2 18 9	0 9 7	0 7 6	3 15 10	0 19 9	0 5 1	1 1 0	0 10 10	0 8 0	3 4 8	0 11 2	9 7 11	9 7 3
1883	161,310	25,386	23,141	209,837	55,002	14,191	57,608	28,342	21,509	176,652	33,185	493,132	526,317
..	2 18 7	0 9 2	0 8 5	3 16 2	0 19 11	0 5 2	1 0 11	0 10 4	0 7 10	3 4 2	0 12 0	9 7 3	9 3 1
1884	172,853	29,104	23,710	225,667	55,196	14,592	62,060	29,891	20,292	182,031	43,636	526,317	569,953
..	2 18 9	0 9 11	0 8 0	3 16 8	0 18 9	0 4 11	1 1 1	0 10 2	0 6 11	3 1 10	0 14 10	9 3 1	9 9 4
1885	181,210	30,815	22,433	234,458	61,296	14,976	65,135	31,555	17,860	190,822	43,636	569,953	613,589
..	2 18 3	0 9 11	0 7 3	3 15 5	0 19 8	0 4 10	1 1 0	0 10 2	0 5 9	3 1 5	0 14 0	9 9 4	9 11 5
1886	193,911	32,010	33,050	258,971	63,499	17,118	69,901	33,278	22,994	206,790	52,181	613,589	665,770
..	2 18 0	0 9 7	0 9 11	3 17 6	0 19 0	0 5 2	1 1 0	0 9 10	0 6 11	3 1 11	0 15 7	9 11 5	9 11 8
1887	203,559	36,608	26,939	267,106	69,045	17,650	73,603	35,525	23,592	218,815	48,291	665,770	714,061
..	2 17 4	0 10 4	0 7 7	3 15 3	0 19 5	0 5 0	1 0 7	0 10 0	0 6 8	3 1 8	0 13 7	9 11 8	9 16 11
1888	223,019	37,874	21,035	281,928	67,347	18,260	77,923	36,499	27,713	227,742	54,186	714,061	768,247
..	2 19 0	0 10 0	0 5 7	3 14 7	0 17 10	0 4 10	1 0 7	0 9 8	0 7 4	3 0 3	0 14 4	9 16 11	9 15 4
1889	236,131	40,485	25,391	302,007	75,811	20,601	84,069	41,985	19,175	241,641	60,366	768,247	828,613
..	2 17 10	0 9 11	0 6 3	3 14 0	0 18 7	0 5 1	1 0 7	0 10 3	0 4 8	2 19 2	0 14 10	9 15 4	9 15 6
1890	246,516	45,838	27,809	320,163	88,641	20,867	88,591	45,765	24,843	268,707	51,456	828,613	880,069
..	2 17 0	0 10 7	0 6 6	3 14 1	1 0 6	0 4 10	1 0 6	0 10 7	0 5 9	3 2 2	0 11 11	9 15 6	9 19 9
1891	254,721	46,783	36,087	337,591	98,016	22,441	91,024	48,080	27,775	287,336	50,255	880,069	930,324
..	2 17 1	0 10 6	0 8 1	3 15 8	1 2 0	0 5 0	1 0 5	0 10 9	0 6 3	3 4 5	0 11 3	9 19 9	10 5 10
1878-91	2,555,631	433,578	323,291	3,312,500	872,116	219,494	914,379	459,585	283,681	2,749,255	563,245	367,079	930,324
..	2 17 11	0 9 9	0 7 4	3 15 0	0 19 9	0 5 0	1 0 9	0 10 5	0 6 6	3 2 5	0 12 7	8 1 7	10 5 10

TABLE XI.—INVESTMENTS of the Sick and Funeral and Medical and Management Funds taken together in each year 1878–91.

Year.	Funds.					
	Total.	Invested on Mortgages and in Bank Deposits.	Invested in Halls and other Freehold Property.	Not invested.	Proportion invested.	Interest realized.
	£	£	£	£	Per cent.	Per cent.
1878	388,908	304,641	44,062	40,265	89·7	4·76
1879	412,832	328,426	47,856	36,550	91·1	5·23
1880	439,727	346,581	48,565	44,581	89·9	5·30
1881	464,520	367,918	47,168	49,434	89·4	4·99
1882	493,132	400,968	44,846	47,318	90·4	5·11
1883	526,317	429,157	51,588	45,572	91·3	4·98
1884	569,953	465,984	47,245	56,724	90·0	5·31
1885	613,589	510,897	46,530	56,162	90·8	5·21
1886	665,770	559,112	57,547	49,111	92·6	5·00
1887	714,061	604,360	55,117	54,584	92·4	5·31
1888	768,247	638,030	66,852	63,365	91·8	5·11
1889	828,613	698,587	69,527	60,499	92·7	5·07
1890	880,069	748,609	69,813	61,647	93·0	5·37
1891	930,324	804,565	70,365	55,394	94·0	5·17
Average ..	..	..	..	..	91·4	5·14

TABLE XII.—EXPERIENCE in each year 1878–91.

Year.	Sickness.								Mortality.			Departures per 1,000 Members.
	Members Sick.		Duration.			Sick Pay.			Of Members.	Of Wives.		
	Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Number of Deaths.	Per 1,000 Members.	
				wks. dys.	working days.	£ s. d.	£ s. d.	s. d.				
1878	8,207	*	55,289	6 4	*	5 10 0	*	16 4	10·25	291	6·39	97·01
1879	8,519	*	58,974	6 5	*	5 10 11	*	16 0	9·93	240	5·27	111·57
1880	8,310	*	58,443	7 0	*	5 11 1	*	15 10	9·26	218	4·75	95·85
1881	8,554	*	62,174	7 2	*	5 15 0	*	15 10	11·92	288	6·01	85·73
1882	8,966	*	64,311	7 1	*	5 12 7	*	15 8	11·87	277	5·43	90·31
1883	9,482	202·5	70,722	7 3	9·1	5 16 0	1 3 6	15 7	10·77	321	5·83	90·09
1884	9,286	183·6	71,907	7 4	8·5	5 18 11	1 1 10	15 4	10·87	326	5·54	100·75
1885	10,920	206·1	78,642	7 1	8·9	5 12 3	1 3 2	15 7	10·15	353	5·68	93·32
1886	10,177	183·3	80,621	7 5	8·7	6 4 9	1 2 11	15 9	10·52	362	5·42	95·68
1887	11,209	190·2	88,532	7 5	9·0	6 3 0	1 3 5	15 7	11·28	321	4·52	121·13
1888	11,227	181·1	89,602	8 0	8·7	6 0 0	1 1 9	15 0	10·45	383	5·07	101·49
1889	12,243	183·8	99,230	8 0	8·9	6 3 11	1 2 10	15 4	10·81	437	5·35	116·18
1890	14,806	210·0	115,906	7 5	9·9	5 19 9	1 5 2	15 4	10·70	434	5·02	122·78
1891	17,693	241·9	128,431	7 2	10·5	5 10 10	1 6 10	15 3	11·21	454	5·09	123·25
Average ...	...	198·1	...	7 5	9·1	5 16 4	1 3 6	15 7	10·71	...	5·38	103·22

* See footnote to Table IX. on previous page.

TABLE XIII.—SUMMARY of all the Funds possessed by Friendly Societies in Victoria at the end of 1891.

Names of Funds.	Amount.		
	£	s.	d.
Sick and Funeral Funds	890,294	14	8
Medical and Management Funds	40,029	12	0¼
Widows and Orphans' Funds	10,524	5	4
Congregational Ministers' Provident Society Funds	10,975	5	7
Other Funds, chiefly Benevolent Funds	10,108	17	1
Grand Total	961,932	14	8¼
Average per Member	10	12	10

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